

SFL: BSEBM:116:2025-26

August 14, 2025

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

ISIN: INE302E01014
On-line Submission through Listing Centre
Total No. of pages: 36

Dear Sir / Madam,

Outcome of the Board Meeting held on August 14, 2025 - Regulations 24A, 30, 33, 46, 51, 52, 54 and 62 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

We request you to refer our letter SFL:BSE:BM:098:2025-26 dated August 7, 2025 intimating you of convening of Board Meeting on August 14, 2025 for consideration of Unaudited Financial Results ("UFR") for the quarter ended June 30, 2025 and other matters.

In this regard, we wish to inform you that the Board of Directors of the Company have, at their meeting held today (i.e., Thursday, August 14, 2025), approved the following:

1. Unaudited Financial Results ("UFR")

As recommended by Audit Committee, the Unaudited Financial Results for the quarter ended June 30, 2025 in the prescribed format under Regulation 33(4) of the Listing Regulations.

In this regard, we enclose copies of the following documents:

Sl No	Particulars	Annexure
1	Unaudited Financial Results for the quarter ended June 30, 2025	A
2	Limited Review Report from the Statutory Auditors, M/s P N Raghavendra Rao & Co (FRN: 0033285), Chartered Accountants, Coimbatore on the UFR for the quarter ended June 30, 2025	B



SI No	Particulars	Annexure
3	Disclosures under Regulation 52(4) of the Listing Regulations	C
4	Certificate for Statement of Deviation or Variation and Utilization of funds from Chief Financial Officer as per Regulations 52(7) and 52(7A) of Listing Regulations	D
5	A Security Cover Certificate for the Secured, listed NCDs from the Statutory Auditors, M/s P N Raghavendra Rao & Co., Chartered Accountants as required under Regulation 54(3) read with Regulation 56(1)(d) of the Listing Regulations	E
6	The extract of Unaudited Financial Results for the quarter ended June 30, 2025 in the prescribed format under Listing Regulations to be published within the stipulated time in the manner laid down under Regulation 47 and 52 of the Listing Regulations in English and Tamil newspapers. The Unaudited Financial Results would also be made available on the website of the Company, www.sakthifinance.com as well as on the website of the BSE Limited, www.bseindia.com .	F

2. Relating to Sixty Eighth (68th) Annual General Meeting ("AGM")

The Sixty eighth Annual General Meeting ("AGM") of the Members of the Company will be held on Saturday, September 27, 2025 at 12.00 noon through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

3. Fixation of Record Date

The Board of Directors have fixed Monday, September 22, 2025 as the Record Date for the purpose of payment of dividend and also as cut-off date for the purpose of e-Voting.

4. Relating to Appointment of Independent Directors

a. The Board of Directors have, based on the recommendation of the Nomination and Remuneration Committee, appointed Smt. Susheela Balakrishnan (DIN:007140637) and Sri S Chandrasekhar (DIN:00011901) as Independent Directors (Additional) with effect from August 14, 2025 to August 13, 2030 and they are not liable to retire by rotation. Their appointment is subject to the approval of members through Special Resolutions at the ensuing AGM.

b. The details as required under Regulation 30 of the Listing Regulations are set out in Annexure – G.



5. Relating to Re-appointment of Managing Director

- a. The Board of Directors have, based on the recommendations of the Nomination and Remuneration Committee and Audit Committee, approved the Re-appointment of Sri M Balasubramaniam, Vice Chairman and Managing Director, for a period of five (5) consecutive years with effect from September 29, 2025 and he is not liable to retire by rotation. His appointment is subject to the approval of members through Special Resolution at the ensuing AGM.
- b. The details as required under Regulation 30 of the Listing Regulations are set out in Annexure – H.

6. Appointment of Secretarial Auditors

In terms of Regulation 24A of the Listing Regulations, the Audit Committee and the Board of Directors have, at their meeting held on August 14, 2025, recommended the appointment of R Dhanasekaran, Peer reviewed (Peer Review Certificate 6739/2025) Company Secretary in Practice (FCS 7070, Certificate of Practice No 7745) as new Secretarial Auditor of the Company for a consecutive term of five (5) years to hold office from the financial year 2025-26 to 2029-2030 and his appointment is subject to the approval of members at the ensuing AGM i.e., Saturday, September 27, 2025.

The details as required under Regulation 30 of the Listing Regulations are set out in Annexure – I.

7. Issue of Securities

- a. Issue of Secured, Redeemable Non-Convertible Debentures ("NCDs"), Issuance of Commercial Papers and Other Unsecured Debt Securities etc., on private placement basis for an amount not exceeding ₹ 250 crore

The Board of Directors have approved issue of Secured, Redeemable, Non-Convertible Debentures, Commercial Papers and Other Debt Securities etc, in one or more tranches, on private placement basis during the period of one year commencing from the date of Sixty Eighth (68th) Annual General Meeting ("AGM") for an amount not exceeding ₹ 250 crores. This proposal is subject to the approval of members at the ensuing AGM. The said borrowings are within the overall borrowing limits as approved by the members under Section 180(1)(c) of the Companies Act 2013.

The details as required under Regulation 30 of the Listing Regulations are set out in Annexure - J.



b. Issue of Redeemable, Cumulative, Preference Shares on private placement basis for an amount not exceeding ₹ 20 crore

The Board of Directors have approved issue of Redeemable, Cumulative, Preference Shares in one or more tranches on private placement basis for an amount not exceeding ₹ 20 crores. This proposal is subject to the approval of members at the ensuing AGM.

The details as required under Regulation 30 of the Listing Regulations are set out in Annexure - K.

8. Increase in Authorised Share Capital

The present Authorised Share Capital is ₹ 130 crores consisting of 10,00,00,000 Equity Shares of ₹ 10 each and 30,00,000 Redeemable, Cumulative, Preference Shares of ₹ 100 each.

The Board of Directors have approved to increase the Authorised Share Capital from ₹ 130 crores to ₹ 150 crores with consequent changes in Capital Clause in Memorandum and Articles of Association of the Company. This proposal is subject to the approval of members at the ensuing AGM.

This is an intimation / disclosure under Regulations 24A, 30, 33, 46, 51, 52, 54 and 62 and other applicable regulations, if any, of the Listing Regulations.

The above disclosure is also being made available on the website of the Company, www.sakthifinance.com.

The Board Meeting commenced at 12.00 noon and concluded at 2.45 p.m.

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



Yours faithfully
For Sakthi Finance Limited




S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012

Encl: (11)

Sakthi Finance Limited
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Statement of Unaudited Financial Results for the Quarter ended June 30, 2025

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Revenue from Operations				
	Interest income	5,193.34	5,152.78	5,133.90	20,761.84
	Rental Income	16.77	16.77	13.62	65.84
	Fees and Commission	90.27	45.96	114.84	415.12
	Bad debts recovery	9.53	25.73	15.73	86.21
	Sale of power from windmills	64.65	28.64	42.42	169.87
	Total revenue from operations	5,374.56	5,269.88	5,320.51	21,498.88
2	Other Income				
	Miscellaneous income	0.01	17.47	1.68	21.53
3	Total Income	5,374.57	5,287.35	5,322.19	21,520.41
4	Expenses				
	a. Finance Costs	3,125.96	2,957.33	2,943.19	11,984.00
	b. Fees and commission expenses	28.80	22.13	28.06	99.36
	c. Impairment on Financial Instruments	101.11	161.86	203.48	712.21
	d. Employee benefits expenses	841.01	842.55	897.49	3,648.42
	e. Depreciation, amortisation and impairment	153.36	144.23	152.05	594.59
	f. Other Administrative Expenses	543.67	544.73	550.68	2,148.70
	Total Expenses	4,793.91	4,672.83	4,774.95	19,187.28
5	Profit/(Loss) before Exceptional items and Tax (3-4)	580.66	614.52	547.24	2,333.13
6	Exceptional items	-	-	-	-
7	Profit/(Loss) before tax (5-6)	580.66	614.52	547.24	2,333.13
8	Tax expense:				
	a Current Tax	192.65	169.17	201.65	748.81
	b Deferred Tax	(23.91)	(14.04)	(43.22)	(80.83)
	c Provision for Taxation (earlier years)	-	-	-	-
9	Profit after Tax for the period from continuing operations (7-8)	411.92	459.39	388.81	1,665.15
10	Other Comprehensive Income:				
	(i) Items that will not be reclassified to profit or loss :				
	a) Fair value changes in Equity instruments	27.09	(56.16)	53.90	(50.58)
	b) Remeasurement Gain / (Loss) in defined benefit obligations	-	12.97	-	3.94
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(2.37)	4.77	(13.57)	11.48
11	Other Comprehensive Income	24.72	(38.42)	40.33	(35.16)
12	Total Comprehensive Income for the period (9+11)	436.64	420.97	429.14	1,629.99
13	Earnings per equity share (Face Value : ₹ 10 each) :				
	- Basic (₹)	0.64	0.71	0.60	2.57
	- Diluted (₹)	0.64	0.71	0.60	2.57



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Notes:

1. The above Unaudited financial results for the quarter ended June 30, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 14, 2025.
2. The figures for the quarter ended June 30, 2024 were reviewed by the predecessor Statutory Auditors of the Company, M/s CSK Prabhu & Co., Chartered Accountants.
3. The financial results for the quarter ended June 30, 2025 and for the quarter and year ended March 31, 2025 have been reviewed/audited by the Statutory Auditors of the Company, M/s P N Raghavendra Rao & Co., Chartered Accountants.
4. The above Unaudited Financial Results of the company have been prepared in accordance with 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 as amended from time to time, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI"), Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended and other recognised accounting practices generally accepted in India.

The Unaudited Financial Results are available on the website of the company (www.sakthifinance.com) and on the website of BSE Limited (www.bseindia.com).

5. In terms of the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions 2023 dated 19 October 2023, Non-Banking Financial Companies are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning ("IRACP") norms (including provision on standard assets). As such the impairment allowances under Ind AS 109 made by the company exceeds the total provisions required under IRACP (including standard assets provisioning) as at 30 June 2025 and accordingly, no amount is required to be transferred to impairment reserve.
6. Disclosures as required under Regulation 52(4) read with regulation 63(2) of the Listing Regulations is enclosed in **Appendix I**.
7. During the Quarter, the Company has timely redeemed Options III and IV of Rated, Listed, Secured, Redeemable, NCDs raised on Public Issue in terms of Prospectus dated 05 April 2022 and Options I and II of Rated, Listed, Secured, Redeemable, NCDs raised on Public Issue in terms of Prospectus dated 10 April 2023 amounting to ₹ 4,395.29 lakhs along with interest amounting to ₹ 587.64 lakhs in compliance with the Listing Regulations.
8. The Company has raised an amount of ₹ 100 Crores by way of Public Issue of NCDs during the quarter ended June 30, 2025. The proceeds of NCD are being fully utilized for the objects stated in the Prospectus dated March 10, 2025 and there is no deviation.



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9. The Company had filed Prospectus dated August 01, 2025 for Public Issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") for an amount up to ₹ 75 Crores with an option to retain over-subscription for an amount up to ₹ 75 Crores, aggregating an amount not exceeding ₹ 150 Crores. The issue opened on August 08, 2025 and will close on August 22, 2025.
10. The Company's Rated, Secured, Redeemable, Non-Convertible Debentures ("NCDs") are secured by hypothecation of a charge on the specified hire purchase receivables of the Company with a cover of 1/1.10 times for public issue/private placement outstanding (principal and interest accrued thereon) as per the terms of the issue/ Debentures Trust Deed.
11. As on June 30, 2025 the security cover available in respect of NCDs is 1.11 times. The Security cover certificate as per regulation 54(3) of the listing regulation is enclosed in **Appendix II**.
12. 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".
13. Previous period / year Figures have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period presentation. There is no significant regrouping/ reclassification for the quarter under report.



By Order of the Board
For Sakthi Finance Limited


M Balasubramaniam
Vice Chairman and Managing Director
DIN: 00377053

14 August 2025
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Ref. No.

Date :

Independent Auditor's Limited Review Report on Unaudited Financial Results of the Company for the quarter ended June 30, 2025

To
The Board of Directors of
Sakthi Finance Limited

Review 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/NBFC") for the quarter ended June 30, 2025 ("the Statement"). The Statement has been prepared by the Company pursuant to Regulation 33, Regulation 52 and Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

Management Responsibility for the Unaudited Financial Results

2. The Statement has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34), "Interim Financial Reporting" as prescribed under Section 133 of the Companies Act, 2013 as amended, read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and the circulars, Guidelines and Directions issued by Reserve Bank of India from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. The preparation of the Statement is the responsibility of the NBFC's Management and has been approved by the Board of Directors of the NBFC. Our responsibility is to issue a report on the Statement based on our review.

Auditor's Responsibility

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial



P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

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Ref. No.

Date :

and accounting matters, and applying analytical and other review procedures applied to financial data and thus provides less assurance than an audit. we have not performed an audit and. 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 accompanying Statement of Unaudited Financial Results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters

5. The Comparative financial results of the NBFC for the corresponding quarter ended 30th June 2024 were reviewed by the predecessor auditor who expressed an unmodified opinion on those financial results. Our conclusion on the statement is not modified in respect of this matter.

14th August 2025
Coimbatore

For P N RAGHAVENDRA RAO & CO.,
Chartered Accountants
Firm Registration Number: 003328S



P R Vittel
Partner

Membership Number: 018111

UDIN: 25018111BMRKAC1904

Annexure - C

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Appendix - I

Compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) of the Listing Regulations

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		June 30, 2025	March 31, 2025	June 30, 2024	31 March 2025
1	Debt - Equity Ratio (Refer Note 2)	5.78	5.53	5.57	5.53
2	Debt Service Coverage Ratio	NA	NA	NA	NA
3	Interest Service Coverage Ratio	NA	NA	NA	NA
4	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
5	Capital Redemption Reserve	NA	NA	NA	NA
6	Debenture Redemption Reserve	NA	NA	NA	NA
7	Net Worth (Refer Note 3)	20,420.78	19,976.54	19,341.39	19,976.54
8	Net Profit / (Loss) after Tax	411.92	459.39	388.81	1,665.15
9	Earnings per Share:				
	- Basic (₹)	0.64	0.71	0.60	2.57
	- Diluted (₹)	0.64	0.71	0.60	2.57
10	Current Ratio	NA	NA	NA	NA
11	Long Term debt to Working Capital	NA	NA	NA	NA
12	Bad Debts to Accounts Receivable Ratio	NA	NA	NA	NA
13	Current Liability Ratio	NA	NA	NA	NA
14	Total Debts to Total Assets (Refer Note 4)	0.76	0.75	0.75	0.75
15	Debtor Turnover	NA	NA	NA	NA
16	Inventory Turnover	NA	NA	NA	NA
17	Operating Margin (%)	NA	NA	NA	NA
18	Net Profit Margin (%) (Refer Note 5)	7.66	8.69	7.31	7.74



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SI No	Particulars	Quarter Ended			Year Ended
		June 30, 2025	31 March 2025	June 30, 2024	31 March 2025
19	Sector specific equivalent ratios, as applicable				
	i) Gross Non-performing Assets (GNPA) % (Refer Note 6)	4.69	4.92	5.45	4.92
	ii) Net Non-Performing Assets (NNPA) % (Refer Note 7)	2.17	2.39	2.82	2.39
	iii) Provision Coverage Ratio (PCR %) (Refer Note 8)	54.87	52.66	49.67	52.66
	iv) Capital Adequacy Ratio (%) (Refer Note 9)	18.43	18.63	19.10	18.63

Notes:

1. Certain ratios/line items marked with remark "NA" are not applicable since the Company is a Non-Banking Financial Company registered with the Reserve Bank of India
2. Debt - Equity ratio = [Debt Securities + Borrowings (Other than Debt Securities) + Deposits + Subordinated Liabilities] / [Equity Share Capital + Other equity]
3. Net worth = [Equity shares capital + other equity]
4. Total debts to total assets = [Debt Securities + Borrowings (Other than Debt Securities) + Deposits + Subordinated Liabilities] / Total assets
5. Net profit margin (%) = Profit after tax / Total Income
6. Gross Non-performing Assts (GNPA) % = Gross Stage III assets / Gross loan assets
7. Net Non-performing Assts (NNPA) % = [Gross Stage III assets - Impairment loss allowance for Stage III assets] / [Gross Loan Assets - Impairment loss allowance for Stage III assets]
8. Provision Coverage Ratio (PCR %) = Impairment loss allowance for Stage III assets / Gross Stage III assets
9. Capital Adequacy Ratio has been computed as per relevant RBI guidelines



Ref. No.

Date :

Independent Auditor's Certificate on the manner of utilization of the funds raised through Public Issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures as required by Regulation 52(7) and Regulation 56 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations")

To
Catalyst Trusteeship Limited
"GDA House"
Plot No.85, Bhusari Colony (Right)
Paud Road
Pune - 411038

Dear Sirs/Madam,

We, M/s P N Raghavendra Rao & Co., Chartered Accountants (ICAI FRN: 003328S), Statutory Auditors of Sakthi Finance Limited (hereinafter referred as "the Company") have been requested by the Company to verify and certify the utilization of funds raised through Public Issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures (hereinafter referred to as "the NCD Public Issue-10") in terms of the Prospectus dated March 10, 2025 for the objects for which it was raised, as required by Regulation 52(7) and Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations").

The accompanying statement of utilization of proceeds of the NCD Public Issue-10 ("the Statement") during the period from 04.04.2025 to 30.06.2025 as per the requirements of the Listing Regulations has been prepared by the Management of the Company, which we have initialed by us for identification purposes only.

Management's Responsibility for the Statement

The preparation of the accompanying Statement is the responsibility of the Management of the company. This Responsibility includes designing and implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Management is also responsible for ensuring:

- a. the utilization of funds is for the purpose for which it is raised; and
- b. compliance with the requirements of the Listing Regulations.



P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

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Date :

Auditor's Responsibility

Pursuant to the requirements of Regulation 52(7) of the Listing Regulations, it is our responsibility to obtain limited assurance and conclude as to whether the details provided in the Statement is in agreement with the books of accounts and other records for the period from 04.04.2025 to 30.06.2025.

We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence that vary in nature, timing and extent than a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we have performed the following procedures in relation to the Statement:

- read the prospectus and obtained the details of Objects of the NCD Public Issue-9;
- obtained the bank statement of the Company from 04.04.2025 to 30.06.2025 and traced the receipt and utilization of the funds.
- verified the utilization of proceeds with books of accounts and other relevant records maintained by the Company; and
- conducted relevant management inquiries and obtained necessary representations from the Company.

Opinion

Based on our examination as above, and the information and explanations given to us, the details provided in the Statement is in agreement with the books of accounts and other records for the period from 04.04.2025 to 30.06.2025 and the statement fairly presents, in all material respects, the manner of utilization of funds from the NCD Public Issue-10.



A handwritten signature in blue ink, consisting of a stylized 'M' followed by a checkmark-like flourish.

P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

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Ref. No.

Date :

Restriction on Use

The Certificate is addressed to and provided to the Debenture Trustee of the Company solely for the purpose of enabling the Company to comply with its obligation under Regulation 52(7) and Regulation 56 of the Listing Regulations and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

We have no responsibility to update this report for events and circumstances occurring after the date of this certificate.

For P N RAGHAVENDRA RAO & CO.,
Chartered Accountants
Firm Registration Number: 003328S

14th August 2025
Coimbatore




P R Vittel
Partner

Membership Number: 018111
UDIN: 25018111BMRKAE3096

Sakthi Finance Limited

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Statement of Utilisation of NCD Public Issue X Proceeds

Sl No	Name of the Issuer	ISIN	Mode of fund raising (Public Issues / Private placement)	Type of Instrument	Date of Raising funds	Amount Raised (₹ crores)	Funds utilised (₹ crores)	Any Deviation	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
								Yes / No		
1	2	3	4	5	6	7	8	9	10	
1	Sakthi Finance Limited	INE302E07813	Public Issue	Rated, Secured, Redeemable, Non - Convertible Debentures	04-Apr-25	9.73	100.00	No	Not applicable	Not applicable
2		INE302E07821				11.06				
3		INE302E07839				5.03				
4		INE302E07854				9.08				
5		INE302E07847				42.69				
6		INE302E07862				15.00				
7		INE302E07870				7.41				
Total						100.00	100.00			

Note : NCD Proceeds were utilised for the objects stated in the Prospectus only. Funds utilised includes Debentures Issue expenses as on June 30, 2025



Sakthi Finance Limited
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Statement of Deviation or Variation in utilisation of funds raised						
Particulars			Remarks			
Name of listed entity			Sakthi Finance Limited			
Mode of Fund Raising			Public Issue			
Type of instrument			Rated, Secured, Redeemable Non-Convertible Debentures			
Date of Raising Funds			04-April-2025			
Amount Raised			₹ 100.00 crores			
Report filed for quarter year ended			June 30, 2025			
Is there a Deviation / Variation in use of funds raised?			No			
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document?			No			
If yes, details of the approval so required?			NA			
Date of approval			NA			
Explanation for the Deviation / Variation			NA			
Comments of the audit committee after review			Nil			
Comments of the auditors, if any			Nil			
Objects for which funds have been raised and where there has been a deviation, in the following table			Not Applicable			
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised (₹ crores)	Amount of Deviation/ Variation for the half year according to applicable object (₹ lakhs and in %)	Remarks, if any
For the purpose of on-ward lending, financing and for repayment/ prepayment of principal and interest of existing borrowings (including redemption of NCDs which would become due for redemption) of the Company	-	-	-	-	-	-

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory : K Sundaramurthy
Designation : Chief Financial Officer



Ref. No.

Date :

To
Board of Directors
Sakthi Finance Limited
62, Nanjappa Road
Coimbatore - 641018

Independent Auditor's Certificate on Security Cover as at June 30, 2025 under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended, for submission to the Stock Exchange ("BSE Ltd") and Catalyst Trusteeship Limited ("the Debenture Trustee")

1. We, M/s. P N Raghavendra & Co., Chartered Accountants, the Statutory Auditors of Sakthi Finance Limited ("the Company"), have been requested by the management of the Company to certify the book value of assets charged against the Rated, Secured, Redeemable, Non-Convertible Debentures by Public Issue and Private Placement basis ("NCDs") ("Listed Debt Securities") issued by the Company and to certify compliance with the covenants in respect of Listed, Secured, Redeemable, Non-Convertible Debentures of the Company issued and outstanding as at June 30, 2025.
2. The Company's outstanding balances of Secured, Redeemable, Non-Convertible Debentures as on June 30, 2025 comprising NCDs issued through Public Issue of face value ₹ 1,000 each and NCDs issued through Private Placement basis of face value ₹ 1,00,000 each are as follows:

Particulars	Principal Amount outstanding (₹ In lakhs)
NCD Public Issue V (Prospectus dated June 25, 2021)	5,673.13
NCD Public Issue VI (Prospectus dated April 05, 2022)	6,845.25
NCD Public Issue VII (Prospectus dated April 10, 2023)	11,384.01
NCD Public Issue VIII (Prospectus dated January 30, 2024)	14,809.64
NCD Public Issue IX (Prospectus dated June 13, 2024)	12,367.44
NCD Public Issue X (Prospectus dated March 10, 2025)	10,000.00
NCD Private Placement Basis (Issued on June 7, 2024)	495.00
NCD Private Placement Basis (Issued on December 18, 2024)	358.00

3. The accompanying statements (hereinafter referred as "the Statements") comprises the Statement of Security Cover available for the outstanding (Principal and interest) amount of aforesaid Listed Non-Convertible Debentures in Annexure A and Statement of Book Value of



P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

No. 23/2, Viswa Paradise Apartments IInd Floor, Kalidas Road, Ramnagar, Coimbatore - 641 009

☎ : 0422 2232440, 2236997 ✉ : info@pnrandco.in 🌐 : www.pnrandco.in

Ref. No.

Date :

Assets and the amount pledged against the Listed Non-convertible Debentures in Annexure B.

4. The responsibility for compiling the information contained in the Statements is of the Management of the Company and the same is initialed by us for identification purposes only.

Management's Responsibility for the Statements

5. The preparation of the Statements is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statements and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
6. The Statements have been prepared by the Company from the unaudited books of accounts and other relevant records and documents maintained by the Company as at June 30, 2025 pursuant to requirements of SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 issued by the Securities and Exchange Board of India ("SEBI") in terms of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations 1993 (hereinafter referred together as the "SEBI Regulations"), as amended, for the purpose of submission to BSE Ltd and to the Debenture Trustee of the Listed Debt Securities.
7. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the covenants as prescribed in terms of the respective Debenture Trust Deed/Prospectus.

Auditor's Responsibility

8. Pursuant to the requirements of the SEBI Regulations, our responsibility for the purpose of this certificate is to certify the book values as considered in the Annexure B, in relation to the computation of Security Cover, is in agreement with the Unaudited Financial Statements as at June 30, 2025 and that the company during the quarter ended June 30, 2025 has complied, in all material respects, with the covenants in respect of the listed debt securities of the company outstanding as at June 30, 2025 as mentioned in the statement.



A handwritten signature in blue ink, appearing to be "P.N. Raghavendra Rao", written over the circular stamp.

P.N. RAGHAVENDRA RAO & CO

Chartered Accountants

Founder P.N. Raghavendra Rao

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9. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. The procedures performed vary in nature and timing from a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Accordingly, we have performed the following procedures:

- a. obtained the Unaudited Financial Statements of the Company as at June 30, 2025.
 - b. traced the amounts in the Statements, in relation to the computation of Security cover, to the unaudited financial statements of the Company as at June 30, 2025.
 - c. ensured arithmetical accuracy of the computation of security cover in the Statement.
 - d. reviewed the terms of Debenture Trust Deed / Prospectus(es) to understand the nature of charge (viz. exclusive charge or *pari passu* charge) on the assets of the Company.
 - e. on a test check basis, checked the compliance with the covenants stated in the Debenture Trust Deed.
 - f. made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statements.
10. We conducted our examination of the statement on a test check basis in accordance with Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
11. We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements issued by the ICAI.



P.N. RAGHAVENDRA RAO & CO

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Ref. No.

Date :

Conclusion

12. Based on the procedures performed as referred to in paragraph 9 above and according to the information and explanations provided to us by the Management of the Company, we certify that:

- the particulars contained in the accompanying statement with respect to the Book Values of Assets (at Cost) charged against Listed Debt Securities outstanding in the books as on June 30, 2025 have been accurately extracted and ascertained from the unaudited books of accounts of the Company as at June 30, 2025 and other relevant records and documents maintained by the Company;
- the security cover available for the Listed Debt Securities as contained in the accompanying statement provide a coverage of 1.10 times of the total principal and interest amount outstanding as on June 30, 2025 with respect to the Listed Debt Securities;
- the Company has complied with all the covenants prescribed in the respective Debenture Trust Deed, Prospectus, General Information Document and Key Information Document pertaining to Listed Debt Securities outstanding in the books as on June 30, 2025.

Restriction on Use

13. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees, BSE Ltd and SEBI in accordance with the SEBI Regulations and should not be used by any other person or for any other purpose without our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For P N RAGHAVENDRA RAO & CO.,

Chartered Accountants

Firm Registration Number: 003328S

14th August 2025
Coimbatore



P R Vitel
Partner

Membership Number: 018111

UDIN: 25018111BMRKAF2436

Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. In lakhs)
1	NCD Public Issue - V	INE302E07375	Non Convertible Debentures	Exclusive	3,566.23		3,566.23	3,566.23	3,925.95
2	NCD Public Issue - V	INE302E07383	Non Convertible Debentures	Exclusive	2,106.90	976.28	3,083.18	3,083.18	3,394.17
3	NCD Public Issue - VI	INE302E07441	Non Convertible Debentures	Exclusive	227.64		227.64	227.64	250.51
4	NCD Public Issue - VI	INE302E07458	Non Convertible Debentures	Exclusive	126.30	40.33	166.63	166.63	183.37
5	NCD Public Issue - VI	INE302E07466	Non Convertible Debentures	Exclusive	4,374.51		4,374.51	4,374.51	4,813.99
6	NCD Public Issue - VI	INE302E07474	Non Convertible Debentures	Exclusive	2,116.80	752.38	2,869.18	2,869.18	3,157.43
7	NCD Public Issue - VII	INE302E07540	Non Convertible Debentures	Exclusive	656.18		656.18	656.18	723.00
8	NCD Public Issue - VII	INE302E07516	Non Convertible Debentures	Exclusive	1,540.08	318.45	1,858.53	1,858.53	2,047.78
9	NCD Public Issue - VII	INE302E07557	Non Convertible Debentures	Exclusive	210.19		210.19	210.19	231.59
10	NCD Public Issue - VII	INE302E07490	Non Convertible Debentures	Exclusive	251.01	53.88	304.89	304.89	335.94
11	NCD Public Issue - VII	INE302E07565	Non Convertible Debentures	Exclusive	5,075.37		5,075.37	5,075.37	5,592.17
12	NCD Public Issue - VII	INE302E07524	Non Convertible Debentures	Exclusive	1,615.48	374.06	1,989.54	1,989.54	2,192.13
13	NCD Public Issue - VII	INE302E07532	Non Convertible Debentures	Exclusive	2,035.70	465.41	2,501.11	2,501.11	2,755.78
14	NCD Public Issue - VIII	INE302E07607	Non Convertible Debentures	Exclusive	1,101.82		1,101.82	1,101.82	1,211.62
15	NCD Public Issue - VIII	INE302E07615	Non Convertible Debentures	Exclusive	1,412.80	172.67	1,585.47	1,585.47	1,743.46
16	NCD Public Issue - VIII	INE302E07656	Non Convertible Debentures	Exclusive	707.89		707.89	707.89	778.43
17	NCD Public Issue - VIII	INE302E07599	Non Convertible Debentures	Exclusive	1,787.01	225.35	2,012.36	2,012.36	2,212.90



Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. in lakhs)
18	NCD Public Issue - VIII	INE302E07649	Non Convertible Debentures	Exclusive	5,703.14		5,703.14	5,703.14	6,271.48
19	NCD Public Issue - VIII	INE302E07631	Non Convertible Debentures	Exclusive	2,556.84	348.58	2,905.42	2,905.42	3,194.95
20	NCD Public Issue - VIII	INE302E07623	Non Convertible Debentures	Exclusive	1,540.14	221.64	1,761.78	1,761.78	1,937.35
21	NCD Public Issue - IX	INE302E07748	Non Convertible Debentures	Exclusive	884.28		884.28	884.28	972.65
22	NCD Public Issue - IX	INE302E07730	Non Convertible Debentures	Exclusive	695.93		695.93	695.93	765.48
23	NCD Public Issue - IX	INE302E07706	Non Convertible Debentures	Exclusive	5,989.48		5,989.48	5,989.48	6,588.04
24	NCD Public Issue - IX	INE302E07763	Non Convertible Debentures	Exclusive	805.95	71.54	877.49	877.49	965.18
25	NCD Public Issue - IX	INE302E07755	Non Convertible Debentures	Exclusive	966.66	88.13	1,054.79	1,054.79	1,160.20
26	NCD Public Issue - IX	INE302E07714	Non Convertible Debentures	Exclusive	1,977.98	199.96	2,177.94	2,177.94	2,395.59
27	NCD Public Issue - IX	INE302E07722	Non Convertible Debentures	Exclusive	1,047.16	103.29	1,150.45	1,150.45	1,265.42
28	NCD Public Issue - X	INE302E07813	Non Convertible Debentures	Exclusive	973.09		973.09	973.09	1,070.90
29	NCD Public Issue - X	INE302E07839	Non Convertible Debentures	Exclusive	502.89		502.89	502.89	553.44
30	NCD Public Issue - X	INE302E07847	Non Convertible Debentures	Exclusive	4,268.53		4,268.53	4,268.53	4,697.56
31	NCD Public Issue - X	INE302E07821	Non Convertible Debentures	Exclusive	1,105.68	23.99	1,129.67	1,129.67	1,243.22
32	NCD Public Issue - X	INE302E07854	Non Convertible Debentures	Exclusive	907.95	20.25	928.20	928.20	1,021.49
33	NCD Public Issue - X	INE302E07862	Non Convertible Debentures	Exclusive	1,500.42	37.08	1,537.50	1,537.50	1,692.03
34	NCD Public Issue - X	INE302E07870	Non Convertible Debentures	Exclusive	741.44	17.88	759.32	759.32	835.64




Annexure A

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Asset Coverage (Rs. In lakhs)
35	NCD Private Placement	INE302E07664	Non Convertible Debentures	Exclusive	210.00	-	210.00	210.00	233.55
36	NCD Private Placement	INE302E07672	Non Convertible Debentures	Exclusive	185.00	-	185.00	185.00	205.74
37	NCD Private Placement	INE302E07680	Non Convertible Debentures	Exclusive	50.00	4.77	54.77	54.77	60.91
38	NCD Private Placement	INE302E07698	Non Convertible Debentures	Exclusive	50.00	5.15	55.15	55.15	61.33
39	NCD Private Placement	INE302E07789	Non Convertible Debentures	Exclusive	160.00	-	160.00	160.00	178.20
40	NCD Private Placement	INE302E07805	Non Convertible Debentures	Exclusive	118.00	-	118.00	118.00	131.42
41	NCD Private Placement	INE302E07797	Non Convertible Debentures	Exclusive	80.00	3.96	83.96	83.96	93.51
Total					61,932.47	4,525.01	66,457.48	66,457.48	73,145.50



(All amounts are Rs. In Lakhs)



Annexure - B

Statements of Security Cover as on June 30, 2025 of Rated, Secured, Redeemable Non-Convertible Debentures

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Trade Receivables		-	-	NA	-	-	145.63	-	145.63	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	9,202.50	-	9,202.50	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	681.22	-	681.22	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	2,216.22	-	2,216.22	-	-	-	-	-
Deferred Tax Assets		-	-	NA	-	-	500.88	-	500.88	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,831.38	-	1,831.38	-	-	-	-	-
Total		73,145.50	26,820.77	-	-	-	44,793.25	-	1,44,759.52	-	73,145.50	-	-	73,145.50



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Annexure - B

Statements of Security Cover as on June 30, 2025 of Rated, Secured, Redeemable Non-Convertible Debentures

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures (Listed)	66,457.48	7,391.78				6,672.56	-	80,521.81	-	66,457.48	-		66,457.48
Other debt sharing pari-passu charge with above debt								-		-		-		
Other Debt							2,183.03	-	2,183.03	-		-		
Subordinated debt								-		-		-		
Borrowings								-		-		-		
Bank			10,877.99					-	10,877.99	-		-		
Debt Securities								-		-		-		
Others								-		-		-		
Term Loan from Others			2,530.56					-	2,530.56	-		-		
Public Deposits							21,975.63	-	21,975.63	-		-		
Trade payables							513.48	-	513.48	-		-		
Lease Liabilities							599.13	-	599.13	-		-		
Provisions							183.50	-	183.50	-		-		
Others								-		-		-		
Other Financial Liabilities							1,749.22	-	1,749.22	-		-		
Other non-Financial Liabilities							78.06	-	78.06	-		-		
Current Tax Liabilities							161.16	-	161.16	-		-		
Total		66,457.48	20,800.32	-	-	-	34,115.77	-	1,21,373.57	-	66,457.48	-		66,457.48
Cover on Book Value		1.10			Not Applicable									
Cover on Market Value														1.10
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

Note: 1. The above amounts have been extracted from the Un-audited financial results for the half year ended December 31, 2024

2. The Company has complied with all the covenants specified in respect of all Listed Non-Convertible Securities.

3. The assets offered as security are Loans and hence not eligible for market valuation.



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Sakthi Finance Limited
Coimbatore - 18

Extract of Statement of Unaudited Financial Results for the Quarter ended June 30, 2025

(₹ lakh)

Particulars	Quarter Ended			Year Ended
	30-06-2025	31-03-2025	30-06-2024	31-03-2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Total Revenue from Operations (net)	5,374.56	5,269.88	5,320.51	21,498.88
Net Profit / (Loss) for the period (before tax and Exceptional Items)	580.66	614.52	547.24	2,333.13
Net Profit / (Loss) for the period before tax (after Exceptional Items)	580.66	614.52	547.24	2,333.13
Net Profit / (Loss) for the period after tax (after Exceptional Items)	411.92	459.39	388.81	1,665.15
Other Comprehensive Income (net of tax)	24.72	(38.42)	40.33	(35.16)
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	436.64	420.97	429.14	1,629.99
Paid-up equity share capital (Face value : ₹ 10 per share)	6,470.59	6,470.59	6,470.59	6,470.59
Reserves (excluding Revaluation Reserve)				14,098.92
Securities Premium	1,429.80	1,429.80	1,429.80	1,429.80
Net worth	20,420.78	19,976.54	19,341.39	19,976.54
Paid up Debt Capital/ Outstanding Debt	0.53	0.51	0.44	0.51
Outstanding Redeemable Preference Shares	NA	NA	NA	NA
Debt Equity Ratio	5.78	5.53	5.57	5.53
Earnings per share (₹ 10 each) (for continuing operations):				
a. Basic (₹)	0.64	0.71	0.60	2.57
b. Diluted (₹)	0.64	0.71	0.60	2.57
Capital Redemption Reserve	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA

Notes :

- 1 The above is an extract of the detailed format of the Statement of Unaudited Financial Results filed with Stock Exchange under Regulation 33 and 52 read with Regulations 63(2) of the 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) and company's website, www.sakthifinance.com. The Unaudited Financial Results can be accessed by scanning the QR code provided below.
- 2 Disclosures in accordance with Regulation 52(4) read with Regulation 63(2) of the Listing Regulations have been submitted to BSE Limited and the disclosures can be accessed on the BSE website (URL : www.bseindia.com/corporates) and company's website, www.sakthifinance.com and it can be accessed by scanning the QR code provided below.



For Sakthi Finance Limited

M Balasubramaniam

Vice Chairman and Managing Director

DIN: 00377053

Information as required under Regulation 30 - Part A to Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

Sl No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	In order to comply with Regulation 17 of the Listing Regulations, the Board of Directors have, at their meeting held on August 14, 2025, based on the recommendation of Nomination and Remuneration Committee, approved the appointment of Smt Susheela Balakrishnan (DIN: 07140637) and Sri S Chandrasekhar (DIN: 00011901 as Independent Directors (Additional) for a term of five consecutive (5) years with effect from August 14, 2025 to August 13, 2030 (both days inclusive) subject to the approval of members and they are not liable to retire by rotation. The Company is seeking the approval of members for their appointments at the ensuing Annual General Meeting
2	Date of appointment/cessation (as applicable) and terms of appointment	August 14, 2025 (Appointment) Recommended for Appointment as Independent Director (Additional) for a first term of five consecutive years from August 14, 2025 to August 13, 2030 and their appointments are subject to the approval of members through Special Resolution at the ensuing AGM.
3	Brief profile (in case of appointment)	a. <u>Smt Susheela Balakrishnan</u> Smt. Susheela Balakrishnan (DIN: 07140637) holds a Bachelor's of Arts degree and is a Fellow Member of Institute of Chartered Accountants of India (M No: 023863). She has been a Practicing Chartered Accountant since 1985 and one of the partners of M/s. Susheela Balakrishnan Associates



		<p>having ICAI Firm Registration No.0043045. She has extensive experience in Audit and Taxation etc. for more than four decades and Management consultancy for more than two decades. She was also an Accountant at Indian Drugs and Pharmaceuticals Limited ("IDPL"), a Government organisation for three (3) years from 1982-1984. She is now an Independent Director in National Fittings Limited and Sri Chamundeswari Sugars Limited.</p> <p>b. Sri S Chandrasekhar</p> <p>Sri. S Chandrasekhar (DIN:00011901) holds a Bachelor's Degree in Business Management and a Master's Degree in Business Administration from USA. He is an Industrialist and having more than three decades of experience and expertise in Finance, Transport, Plantation, Dealership and Marketing etc. He is the Executive Director of ARC Retreading Company Private Limited, Anamallais Engineering Private Limited, Sakthi Coffee Estates Limited and Managing Partner of M/s. N Mahalingam and Company.</p>
4	Disclosure of relationships between Directors (in case of appointment of a Director)	They are not related to any of the Directors of the Company
5	Information as required pursuant to BSE Circular ref no List/COMP/14/2018-19 dated June 20, 2018	Smt. Susheela Balakrishnan and Sri S Chandrasekhar are not debarred from holding office of Director by virtue of any SEBI order or any other such Authority



Information as required under Regulation 30 - Part A to Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

Sl No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	Sri M Balasubramaniam, Vice Chairman and Managing Director's term of Office will get completed on September 28, 2025. Therefore, the Board of Directors have, at their meeting held on August 14, 2025, based on the recommendations of Nomination and Remuneration Committee and Audit Committee, re-appointed him as Managing Director for a consecutive period of five (5) years with effect from September 29, 2025.
2	Date of appointment/cessation (as applicable) and terms of appointment / re-appointment	September 29, 2025 (Re-appointment) Recommended for re-appointment as Managing Director for a further period of five consecutive years from September 29, 2025 to September 28, 2030 (both days inclusive) and his appointment is subject to the approval of members through Special Resolution at the ensuing AGM.
3	Brief profile (in case of appointment)	Sri. M. Balasubramaniam, Vice Chairman and Managing Director of our Company, holds a Master's Degree in Commerce from Madras University and a Master's Degree in Business Administration from Notre Dame University, USA. He joined SFL as a Director in the year 1985 and has been associated with SFL since then. He is also the Managing Director of Sakthi Sugars Limited. He has an extensive experience of 38 years in the field of Finance, Auto and Sugar Industries. He was the Chairman of Coimbatore Zone of Confederation of Indian Industry and was also a member of the Management Committee of Coimbatore Management





Sakthi Finance

Since 1955

		Association. He was also the Senate Member of Bharathiyar University during 2016-2019. He was a member of Southern Regional Committee of all India Council for Technical Education ("AICTE").
4	Disclosure of relationships between Directors (in case of appointment of a Director)	Sri M Balasubramaniam, Managing Director is related to Dr M Manickam, Chairman and Sri M Srinivaasan, Director of the Company, as brothers
5	Information as required pursuant to BSE Circular ref no List/COMP/14/2018-19 dated June 20, 2018	Sri M Balasubramaniam is not debarred from holding office of Director by virtue of any SEBI order or any other such Authority



Information as required under Regulation 30 - Part A to Schedule III to SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

SI No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	<p>Reason for Appointment of R Dhanasekaran (FCS 7070) as Secretarial Auditor of the Company.</p> <p>As per Regulation 24A of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended from time to time, read with provisions of Section 204 of the Companies Act 2013 ("the Act") and Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules 2014, every listed entity is required to appoint an individual as Secretarial Auditor for not more than one term of five consecutive years or a Secretarial Audit firm as Secretarial Auditors for not more than two terms of five consecutive years with the approval of its shareholders in its Annual General Meeting.</p> <p>In compliance with the above provisions and based on the evaluation, the Board of Directors have recommended the appointment of Sri R Dhanasekaran, a Peer reviewed (Peer Review Certificate No: 6739/2025) Company Secretary in Practice (FCS No. 7070, Certificate of Practice No. 7745), as Secretarial Auditor of the Company.</p>
2	Date of appointment (as applicable) and terms of appointment	<p>Date of Appointment: August 14, 2025</p> <p>Term of Appointment: First term of five (5) consecutive years commencing from financial years 2025-2026 to 2029-2030.</p> <p>Subject to the Approval of the members at the 68th AGM of the Company, Sri R Dhanasekaran, Company Secretary in Practice, is appointed as Secretarial Auditor of the Company for a period of five (5) consecutive years to conduct the Secretarial Audit of the Company for the</p>



		financial years 2025-2026 to 2029-2030 on such remuneration as may be mutually agreed between the Board of Directors and Secretarial Auditor in connection with the Secretarial Audit of the Company for the financial year 2025-26 to 2029-30.
3	Brief profile (in case of appointment)	Sri R Dhanasekaran, aged about 62 years, holds a Master's degree in Commerce and is a Fellow member of The Institute of Company Secretaries of India. A valid certificate of Practice holder having more than 18 years of post-qualification experience in the field of Company Law, Securities Laws and allied laws and having office at Coimbatore. He holds a valid Peer Review Certificate (No. 6739/2025) issued by The Institute of Company Secretaries of India. He was a Chairman of Coimbatore Chapter of the Institute of Company Secretaries of India during the year 2014.
4	Disclosure of relationships between Directors (in case of appointment of a Director)	He is not related to any of the Directors of the Company
5	Information as required pursuant to BSE Circular ref no List/COMP/14/2018-19 dated June 20, 2018	Sri R Dhanasekaran is not debarred from holding office of Secretarial Auditor by virtue of any SEBI order or any other such Authority



Issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs"), Issuance of Commercial Papers ("CPs") and Other Debt Securities on private placement basis for an amount not exceeding ₹ 250 crore

Sl No	Disclosure Requirement	Details
1	Size of the Issue	For an amount not exceeding ₹ 250 Crores to be issued on private placement basis to the intending investors
2	Whether proposed to be listed? (If yes, name of the stock exchange(s))	Yes, BSE Limited, as applicable
3	Tenure of the Instrument - date of the allotment and date of maturity	Not exceeding 10 years. Date of allotment and maturity will be decided by the Board of Directors at the time of Issue
4	Coupon / interest offered, schedule of payment of coupon / interest and principal	Not exceeding 12% per annum
5	Charge / Security, if any, created over the assets	Security will be created for the NCDs by extending the hire purchase receivables / immovable properties of the Company and consequently, the charge will also be created in favour of the Debenture Trustee.
6	Special Rights / interest / privileges attached to the instrument and changes thereof	Nil
7	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Does not arise
8	Delay of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not applicable
9	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Not applicable



Issue of Redeemable, Cumulative, Preference Shares ("RCPS") on private placement basis for an amount not exceeding ₹ 20 crore

Sl No	Disclosure Requirement	Details
1	Size of the Issue	For an amount not exceeding ₹ 20 Crores to be issued on private placement basis to the intending investors
2	Whether proposed to be listed? (If yes, name of the stock exchange(s))	No
3	Tenure of the Instrument - date of the allotment and date of maturity	Not exceeding 20 years. Date of allotment and maturity will be decided by the Board of Directors at the time of Issue
4	Coupon / interest offered, schedule of payment of coupon / interest and principal	Not exceeding 12% per annum
5	Charge / Security, if any, created over the assets	Not applicable
6	Special Rights / interest / privileges attached to the instrument and changes thereof	Nil
7	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Does not arise
8	Delay of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not applicable





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9	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	From the own funds of the Company or out of the funds raised by the fresh issue of Redeemable, Cumulative Preference Shares.
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Yours faithfully
For Sakthi Finance Limited



S Venkatesh

Company Secretary and
Chief Compliance Officer
FCS 7012



Date & Time of Download : 14/08/2025 16:51:38

BSE ACKNOWLEDGEMENT

Acknowledgement Number	10616215
Date and Time of Submission	8/14/2025 3:02:31 PM
Scripcode and Company Name	511066 - Sakthi Finance Ltd
Subject / Compliance Regulation	Board Meeting Outcome for Outcome Of The Board Meeting Held On August 14, 2025.
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 : 14/08/2025 16:51:59

BSE ACKNOWLEDGEMENT

Acknowledgement Number	10616240
Date and Time of Submission	8/14/2025 3:07:51 PM
Scripcode and Company Name	511066 - Sakthi Finance Ltd
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended June 30, 2025
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 : 14/08/2025 16:58:23

BSE ACKNOWLEDGEMENT

Acknowledgement Number	10616795
Date and Time of Submission	8/14/2025 3:48:00 PM
Scripcode and Company Name	937591 - Sakthi Finance Ltd
Subject / Compliance Regulation	Annual General Meeting
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 : 14/08/2025 16:59:49

BSE ACKNOWLEDGEMENT

Acknowledgement Number	10616858
Date and Time of Submission	8/14/2025 3:49:55 PM
Scripcode and Company Name	511066 - Sakthi Finance Ltd
Subject / Compliance Regulation	Record Date
Submitted By	S Venkatesh
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 14/08/2025 17:02:24

BSE ACKNOWLEDGEMENT

Acknowledgement Number	10617073
Date and Time of Submission	8/14/2025 4:03:56 PM
Scripcode and Company Name	511066 - Sakthi Finance Ltd
Subject / Compliance Regulation	Increase In Authorised Share Capital Of The Company
Submitted By	S Venkatesh
Designation	Company Secretary & Compliance Officer

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