Sakthi Finance
Since 1955

SFL:BSE:BMIF:074:2026-27

14 August 2026

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

ISIN:INE302E01014
On-line Submission through Listing Centre
Total No. of pages: 18

Dear Sir / Madam,

Integrated Filing (Financials) for the quarter ended 30 June 2026

In terms of SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 updated on 30 January 2026 read with BSE Circular No. 20250102-4 dated 2 January 2025, we submit the Integrated Filing (Financials) for the quarter ended on 30 June 2026.

The above information is also being made available on the website of the Company and can be accessed at **https://sakthifinance.com/announcement-by-sfl/**.

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

Yours faithfully
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012

Encl: (1)

Sakthi Finance
Since 1955

INTEGRATED FINANCIALS

Sl No	Particulars	Annexure
1	Unaudited Financial Results for the Quarter ended 30 June 2026	A
2	Statement on Deviation or Variation for Proceeds of Public Issue, Right Issue Preferential Issue, Qualified Institutional Placements	B
3	Outstanding Defaults on Loans and Debt Securities	No Default, hence not applicable
4	Disclosure of Related Party Transactions	Not applicable
5	Statement on Impact on Audit Qualifications	Not applicable

For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012

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

Annexure A

Ref. No. .... Date : ....

Independent Auditor's Limited Review Report on Unaudited Financial Results of the Company for the quarter ended June 30, 2026

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, 2026 ("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 * CBE-9 *

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.

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

P N RAGHAVENDRA RAO & CO., Chartered Accountants CBE-9

14th August 2026
Coimbatore

Pon Arul Paraneedharan
Partner
Membership Number: 212860
UDIN: 26212860DHDA0A2303

Sakthi Finance Limited
Coimbatore - 18

Statement of Unaudited Financial Results for the Quarter ended 30 June 2026

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30-Jun-26	31-Mar-2026	30-Jun-2025	31-Mar-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	**Revenue from Operations**				
	Interest Income	4,866.18	4,702.62	5,267.61	20,505.69
	Rental Income	15.85	16.79	16.77	70.90
	Fees and Commission	18.31	18.63	16.00	71.58
	Bad debts recovery	149.40	166.22	9.53	222.76
	Sale of power from windmills	50.14	23.63	64.65	199.61
	Total revenue from operations	**5,099.88**	**4,927.89**	**5,374.56**	**21,070.54**
2	**Other Income**				
	Miscellaneous income	20.30	8.05	0.01	18.99
3	**Total Income**	**5,120.18**	**4,935.94**	**5,374.57**	**21,089.53**
4	**Expenses**				
	a. Finance Costs	2,945.86	3,140.44	3,125.96	12,601.99
	b. Fees and commission expenses	28.64	30.07	28.80	125.53
	c. Impairment on Financial Instruments	(117.82)	(274.72)	101.11	(23.39)
	d. Employee benefits expenses	959.47	845.36	841.01	3,431.85
	e. Depreciation, amortisation and impairment	212.80	175.42	153.36	642.50
	f. Other Administrative Expenses	538.02	351.44	543.67	1,970.99
	Total Expenses	**4,566.97**	**4,268.01**	**4,793.91**	**18,749.47**
5	**Profit/(Loss) before Exceptional items and Tax (3-4)**	**553.21**	**667.93**	**580.66**	**2,340.06**
6	Exceptional items	-	-	-	-
7	**Profit/(Loss) before tax (5-6)**	**553.21**	667.93	**580.66**	2,340.06
8	**Tax expense:**				
	a Current Tax	72.37	(26.12)	192.65	373.15
	b Deferred Tax	62.48	132.28	(23.91)	212.54
	c Provision for Taxation (earlier years)	-	-	-	29.47
9	**Profit after Tax for the period from continuing operations (7-8)**	**418.36**	**561.77**	**411.92**	**1,724.90**
10	**Other Comprehensive Income:**				
	(i) Items that will not be reclassified to profit or loss :				
	a) Fair value changes in Equity Instruments	15.59	(28.20)	27.09	(34.50)
	b) Remeasurement Gain / (Loss) in defined benefit obligations	-	11.72	-	(0.33)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(2.23)	1.90	(2.37)	10.34
11	**Other Comprehensive Income**	**13.36**	**(14.58)**	**24.72**	(24.49)
12	**Total Comprehensive Income for the period (9+11)**	**431.72**	**547.19**	**436.64**	1,700.41
13	**Earnings per equity share (Face Value : ₹ 10 each) :**				
	- Basic (₹)	0.65	0.87	0.64	2.67
	- Diluted (₹)	0.65	0.87	0.64	2.67

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Sakthi Finance Limited
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Notes:

1. The above Unaudited Financial Results for the quarter ended 30 June 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 14 August 2026.

2. The financial results for the quarter ended 30 June 2026 and for the quarter and year ended 31 March 2026 have been reviewed / audited by the Statutory Auditors of the Company, M/s P N Raghavendra Rao & Co., Chartered Accountants.

3. 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**).

4. In terms of the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Income Recognition and Provisioning) Directions 2025 dated 28 November 2025, as amended, 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 2026 and accordingly, no amount is required to be transferred to impairment reserve.

5. Disclosures as required by Regulation 52(4) read with regulation 63(2) of the Listing Regulations is enclosed in **Appendix I**.

6. During the quarter, the Company has timely redeemed Options V and VI of Rated, Listed, Secured, Redeemable, NCDs raised on Public Issue in terms of Prospectus dated 05 April 2022 and Options III and IV of Rated, Listed, Secured, Redeemable, NCDs raised on Public Issue in terms of Prospectus dated 10 April 2023 amounting to ₹ 2,550.20 lakhs along with interest amounting to ₹ 515.84 lakhs (excluding TDS) in compliance with the Listing Regulations.

7. The Company's Rated, Secured, Redeemable, Non-Convertible Debentures (**"NCDs"**) are secured by hypothecation of a charge on the specified Loan receivables of the Company with a cover of 100 / 110 per cent for public issue/private placement outstanding (principal and interest accrued thereon) as per the terms of the issue/ Debentures Trust Deed.

SAKTHI FINANCE LTD
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8. As on 30 June 2026 the security cover available in respect of NCDs is 1.10 times. The Security cover certificate as per regulation 54(3) of the listing regulation is enclosed in **Appendix** II.

9. 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".

10. 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

SAKTHI FINANCE LTD CBE-18

M Balasubramaniam
Vice Chairman and Managing Director
DIN: 00377053

14 August 2026
Coimbatore - 18

Integrated Financials
Annexure – A

Sakthi Finance Limited
Coimbatore – 18

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
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Debt - Equity Ratio (Refer Note 2)	5.24	5.47	5.78	5.47
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)	20,899.09	20,477.89	20,420.78	20,477.89
8	Net Profit / (Loss) after Tax	418.36	561.77	411.92	1,724.90
9	Earnings per Share:				
	- Basic (₹)	0.65	0.87	0.64	2.67
	- Diluted (₹)	0.65	0.87	0.64	2.67
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)	0.74	0.75	0.76	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)	8.17	11.38	7.66	8.18

SAKTHI FINANCE LTD CBE-18

Sakthi Finance Limited
Coimbatore – 18

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
19	Sector specific equivalent ratios, as applicable				
	i) Gross Non-performing Assets (GNPA) % (Refer Note 6)	4.61	4.76	4.69	4.76
	ii) Net Non-Performing Assets (NNPA) % (Refer Note 7)	2.21	2.25	2.17	2.25
	iii) Provision Coverage Ratio (PCR %) (Refer Note 8)	53.16	53.94	54.87	53.94
	iv) Capital Adequacy Ratio (%) (Refer Note 9)	19.89	20.45	18.43	20.45

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

SAKTHI FINANCE LTD
CBE-18

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 : ....

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

Independent Auditor's Certificate on Security Cover as at June 30, 2026 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 Rao & 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 the Company through Public Issue and Private Placement basis (**"NCDs"**) (**"Listed Debt Securities"**) and to certify the compliance with covenants in respect of Listed, Secured, Redeemable, Non-Convertible Debentures of the Company issued and outstanding as at June 30, 2026.

2. The Company has outstanding balances of Listed, Secured, Redeemable, Non-Convertible Debentures as on June 30, 2026 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 as detailed below:

Particulars of Listed Debt Securities	Principal Amount outstanding (₹ In lakhs)
NCD Public Issue VI (Prospectus dated April 05, 2022)	6,491.31
NCD Public Issue VII (Prospectus dated April 10, 2023)	9,187.75
NCD Public Issue VIII (Prospectus dated January 30, 2024)	12,295.02
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 Public Issue XI (Prospectus dated August 01, 2025)	15,000.00
NCD Private Placement Basis (Issued on June 7, 2024)	495.00
NCD Private Placement Basis (Issued on December 13, 2024)	358.00
Total	**66,194.52**

P N RAGHAVENDRA RAO & CO
Chartered Accountants
CBE-9

P.N. RAGHAVENDRA RAO & CO
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Ref. No. .... Date : ....

3. The accompanying statements (hereinafter referred as **"the Statements"**) comprises the Statement of Security Cover available for the outstanding (Principal and interest) amount of above Listed Non-Convertible Debentures in **Annexure A** and Statement of Book Value of 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 it is initialled 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, 2026 pursuant to requirements of SEBI Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 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 for the quarter ended June 30, 2026 and that the company has complied, in all material

P.N. RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Ref. No. .... Date : ....

respects, with the covenants in respect of the listed debt securities of the company outstanding as at June 30, 2026 as mentioned in the statement.

9. 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.

10. 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.

11. 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, 2026.

    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, 2026.

    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.

P N RAGHAVENDRA RAO & CO.
Chartered Accountants
CBE-9

P.N. RAGHAVENDRA RAO & CO
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Ref. No. .... Date : ....

Conclusion

12. Based on the procedures performed as referred to in paragraph 11 above and according to the information and explanations provided to us by the Management of the Company, we certify that:

    a. 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, 2026 have been accurately extracted and ascertained from the unaudited books of accounts of the Company as at June 30, 2026 and other relevant records and documents maintained by the Company;

    b. 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, 2026 with respect to the Listed Debt Securities;

    c. 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, 2026.

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

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

Pon Arul Paraneedharan
Partner
Membership Number: 212860
UDIN: 26212860CYJKNY4760

August 14, 2026
Coimbatore

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 - VI	INE302E07466	Non Convertible Debentures	Exclusive	4,374.51	-	4,374.51	4,374.51	4,812.73
2	NCD Public Issue - VI	INE302E07474	Non Convertible Debentures	Exclusive	2,116.80	1,037.24	3,154.04	3,154.04	3,470.00
3	NCD Public Issue - VII	INE302E07557	Non Convertible Debentures	Exclusive	210.19	-	210.19	210.19	231.29
4	NCD Public Issue - VII	INE302E07490	Non Convertible Debentures	Exclusive	251.01	82.78	333.79	333.79	367.30
5	NCD Public Issue - VII	INE302E07565	Non Convertible Debentures	Exclusive	5,075.37	-	5,075.37	5,075.37	5,584.95
6	NCD Public Issue - VII	INE302E07524	Non Convertible Debentures	Exclusive	1,615.48	576.87	2,192.35	2,192.35	2,412.47
7	NCD Public Issue - VII	INE302E07532	Non Convertible Debentures	Exclusive	2,035.70	714.86	2,750.56	2,750.56	3,026.72
8	NCD Public Issue - VIII	INE302E07656	Non Convertible Debentures	Exclusive	707.89	-	707.89	707.89	778.77
9	NCD Public Issue - VIII	INE302E07599	Non Convertible Debentures	Exclusive	1,787.01	410.69	2,197.70	2,197.70	2,417.76
10	NCD Public Issue - VIII	INE302E07649	Non Convertible Debentures	Exclusive	5,703.14	-	5,703.14	5,703.14	6,274.22
11	NCD Public Issue - VIII	INE302E07631	Non Convertible Debentures	Exclusive	2,556.84	645.68	3,202.52	3,202.52	3,523.20
12	NCD Public Issue - VIII	INE302E07623	Non Convertible Debentures	Exclusive	1,540.14	397.01	1,937.15	1,937.15	2,131.12
13	NCD Public Issue - IX	INE302E07748	Non Convertible Debentures	Exclusive	884.28	-	884.28	884.28	973.17
14	NCD Public Issue - IX	INE302E07730	Non Convertible Debentures	Exclusive	695.93	-	695.93	695.93	765.89
15	NCD Public Issue - IX	INE302E07706	Non Convertible Debentures	Exclusive	5,989.48	-	5,989.48	5,989.48	6,591.57
16	NCD Public Issue - IX	INE302E07763	Non Convertible Debentures	Exclusive	805.95	150.88	956.83	956.83	1,053.02
17	NCD Public Issue - IX	INE302E07755	Non Convertible Debentures	Exclusive	966.66	185.55	1,152.21	1,152.21	1,268.04
18	NCD Public Issue - IX	INE302E07714	Non Convertible Debentures	Exclusive	1,977.98	423.53	2,401.51	2,401.51	2,642.92
19	NCD Public Issue - IX	INE302E07722	Non Convertible Debentures	Exclusive	1,047.16	218.35	1,265.51	1,265.51	1,392.72
20	NCD Public Issue - X	INE302E07813	Non Convertible Debentures	Exclusive	973.09	-	973.09	973.09	1,070.81
21	NCD Public Issue - X	INE302E07839	Non Convertible Debentures	Exclusive	502.89	-	502.89	502.89	553.39

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

SAKTHI FINANCE LTD CBE-18

Annexure A

22	NCD Public Issue - X	INE302E07847	Non Convertible Debentures	Exclusive	4,268.53	-	4,268.53	4,268.53	4,697.19
23	NCD Public Issue - X	INE302E07821	Non Convertible Debentures	Exclusive	1,105.68	123.93	1,229.61	1,229.61	1,353.10
24	NCD Public Issue - X	INE302E07854	Non Convertible Debentures	Exclusive	907.95	106.12	1,014.07	1,014.07	1,115.90
25	NCD Public Issue - X	INE302E07862	Non Convertible Debentures	Exclusive	1,500.42	194.73	1,695.15	1,695.15	1,865.39
26	NCD Public Issue - X	INE302E07870	Non Convertible Debentures	Exclusive	741.44	93.88	835.32	835.32	919.20
27	NCD Public Issue - XI	INE302E07888	Non Convertible Debentures	Exclusive	2,424.10	-	2,424.10	2,424.10	2,667.06
28	NCD Public Issue - XI	INE302E07896	Non Convertible Debentures	Exclusive	420.12	-	420.12	420.12	462.23
29	NCD Public Issue - XI	INE302E07920	Non Convertible Debentures	Exclusive	6,551.48	-	6,551.48	6,551.48	7,208.12
30	NCD Public Issue - XI	INE302E07912	Non Convertible Debentures	Exclusive	1,497.36	112.42	1,609.78	1,609.78	1,771.13
31	NCD Public Issue - XI	INE302E07904	Non Convertible Debentures	Exclusive	777.13	58.32	835.45	835.45	919.18
32	NCD Public Issue - XI	INE302E07938	Non Convertible Debentures	Exclusive	2,255.26	193.61	2,448.87	2,448.87	2,694.32
33	NCD Public Issue - XI	INE302E07946	Non Convertible Debentures	Exclusive	1,074.55	90.31	1,164.86	1,164.86	1,281.61
34	NCD Private Placement	INE302E07664	Non Convertible Debentures	Exclusive	210.00	-	210.00	210.00	232.24
35	NCD Private Placement	INE302E07672	Non Convertible Debentures	Exclusive	185.00	-	185.00	185.00	204.59
36	NCD Private Placement	INE302E07680	Non Convertible Debentures	Exclusive	50.00	9.49	59.49	59.49	65.79
37	NCD Private Placement	INE302E07698	Non Convertible Debentures	Exclusive	50.00	10.29	60.29	60.29	66.67
38	NCD Private Placement	INE302E07789	Non Convertible Debentures	Exclusive	160.00	-	160.00	160.00	176.90
39	NCD Private Placement	INE302E07805	Non Convertible Debentures	Exclusive	118.00	-	118.00	118.00	130.47
40	NCD Private Placement	INE302E07797	Non Convertible Debentures	Exclusive	80.00	11.42	91.42	91.42	101.07
Total					66,194.52	5,847.95	72,042.47	72,042.47	79,274.24

Chartered Accountants CBE-9

SAKTHI FINANCE LTD CBE-18

Annexure - B

Statements of Security Cover as on June 30, 2026 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
		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	5,496.94	-	5,496.94	-	-	-	-	-
Capital Work-in-Progress		-	-	NA	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	NA	-	-	1,166.01	-	1,166.01	-	-	-	-	-
Goodwill		-	-	NA	-	-		-	-	-	-	-	-	-
Intangible Assets		-	-	NA	-	-	1,104.87	-	1,104.87	-	-	-	-	-
Intangible Assets under Development		-	-	NA	-	-	-	-	-	-	-	-	-	-
Investment Property		-	-	NA	-	-	260.94	-	260.94	-	-	-	-	-
Investments		-	-	NA	-	-	11,201.96	-	11,201.96	-	-	-	-	-
Loans	Standard Loan Receivables	79,274.24	17,405.63	No	-	-	11,208.69	-	1,07,888.56	-	79,274.24	-	-	79,274.24
Inventories		-	-	NA	-	-		-	-	-	-	-	-	-
Trade Receivables		-	-	NA	-	-	76.08	-	76.08	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	7,865.62	-	7,865.62	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	1,463.92	-	1,463.92	-	-	-	-	-
Others										-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	1,615.72	-	1,615.72	-	-	-	-	-
Current tax Assets (net)							148.86		148.86					
Deferred Tax Assets		-	-	NA	-	-	212.44	-	212.44	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,892.17	-	1,892.17	-	-	-	-	-
Total		79,274.24	17,405.63	-	-	-	43,714.22	-	1,40,394.09	-	79,274.24	-	-	79,274.24

P N RAGHAVENDRA RAO & CO. Chartered Accountants CBE-9

SAKTHI FINANCE LTD CBE-18

LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures (Listed)	72,042.47	4,875.48				4,913.09	-	81,831.04	-	72,042.47	-	-	72,042.47
Other debt sharing pari-passu charge with above debt								-	-	-	-	-	-	-
Other Debt							2,965.56	-	2,965.56	-	-	-	-	-
Subordinated debt								-	-	-	-	-	-	-
Borrowings								-	-	-	-	-	-	-
Bank			7,067.71					-	7,067.71	-	-	-	-	-
Debt Securities								-	-	-	-	-	-	-
Others								-	-	-	-	-	-	-
Term Loan from Others			859.19					-	859.19	-	-	-	-	-
Public Deposits							21,147.56	-	21,147.56	-	-	-	-	-
Trade payables							191.36	-	191.36	-	-	-	-	-
Lease Liabilities							561.53	-	561.53	-	-	-	-	-
Provisions							170.06	-	170.06	-	-	-	-	-
Others								-	-	-	-	-	-	-
Other Financial Liabilities							973.14	-	973.14	-	-	-	-	-
Other non-Financial Liabilities							63.14	-	63.14	-	-	-	-	-
Current Tax Liabilities							-	-	-	-	-	-	-	-
Total		72,042.47	12,802.39	-	-	-	30,985.44	-	1,15,830.31	-	72,042.47	-	-	72,042.47

P N RAGHAVENDRA RAO & CO., Chartered Accountants, CBE-9

SAKTHI FINANCE LTD, CBE-18

Sakthi Finance
Since 1955

Annexure – B

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONAL PLACEMENT ETC.

Particulars	Remarks
Name of listed entity	Sakthi Finance Limited
Mode of Fund Raising	**Public Issue**
Type of instrument	Secured, Redeemable, Non - Convertible Debentures
Date of raising Funds	29 August 2025
Amount raised	₹ 150 crores
Report filed for quarter / year ended	30 June 2026
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 Nine months period according to applicable object (₹ lakhs and in %)	Remarks, if any
-	-	-	-	-	-	-

For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

K Sundaramurthy
Chief Financial Officer

Corporate Announcements

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Data Saved Successfully,Announcement id for Reference is 13924008 13924009 13924010 13924011 13924012 13924013 13924014 13924015 13924016 13924017 13924018 13924019 13924020 13924021 13924022 13924023 13924024 13924025 13924026 13924027 13924028 13924029 13924030 13924031 13924032 13924033 13924034 13924035 13924036 13924037 13924038 13924039 13924040 13924041 13924042 13924043 13924044 13924045 13924046 13924047 13924048 13924049 13924050

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