Sakthi Finance
Since 1955

SFL:BSE:BMOutcome:197:2024-25 12 November 2024

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: 34

Dear Sir / Madam,

Outcome of the Board Meeting held on 12 November 2024 - Regulations 23, 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 No. SFL:BSE:BM:192:2024-25 dated 5 November 2024 intimating you of convening of Board Meeting on 12 November 2024 for consideration of Unaudited Financial Results ("UFR") for the quarter and half year ended 30 September 2024.

In this regard, we wish to inform you that the Board of Directors of the Company have, at their meeting held today (i.e., Tuesday, 12 November 2024) considered and approved the following:

Unaudited Financial Results ("UFR")

The Unaudited Financial Results for the quarter ended 30 September 2024 in the SEBI 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	UFR for the quarter and half year ended 30 September 2024 prepared in terms of Regulation 33 and 52 of the Listing Regulations	A
2	Limited Review Report from the Statutory Auditors, M/s P N Raghavendra Rao & Co (FRN : 003328S), Chartered Accountants, Coimbatore on the UFR for the quarter and half year ended 30 September 2024	B

SAKTHI FINANCE LTD CBE-18

Sakthi Finance Limited
62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.
Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinance.com | CIN : L65910TZ1955PLC000145

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Sl No	Particulars	Annexure
3	The extract of UFR in the prescribed format will be published within the stipulated time in the manner laid down under Regulations 47 and 52 of the Listing Regulations in English and Tamil newspapers. The UFR 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.	C
4	Disclosures in accordance with Regulation 52(4) of the Listing Regulations	D
5	Independent Auditor's certificate on Security Cover and compliance with the conditions of Debenture Trust Deed as on 30 September 2024 as required under Regulation 54(3) read with Regulation 56(1)(d) of the Listing Regulations and SEBI Master Circular No. SECBI/HO/DDHS-PoD3/PCIR/2024/46 dated 16 May 2024	E
6	Statement of Related Party Transactions in terms of Regulation 23(9) of the Listing Regulations	F
7	Disclosures in accordance with Regulation 52(7) and 52(7A) of the Listing regulations regarding utilization of issue proceeds of Public Issue NCDs and a Nil statement for material deviation in the use of proceeds for the quarter ended 30 September 2024	G

This is an intimation / disclosure under Regulations 23, 30, 33, 46, 51, 52, 54 and 62 and other applicable regulations, if any, of the Listing Regulations.

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

The Board Meeting commenced at 12.00 Noon and concluded at 2.40 p.m.

Yours faithfully
For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

S Venkatesh
Company Secretary and
Chief Compliance Officer
FCS 7012

Encl: (7)

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62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.
Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinance.com | CIN : L65910TZ1955PLC000145

Annexure A

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Statement of Unaudited Financial Results for the Quarter and Half Year ended 30 September 2024

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Revenue from Operations**						
	Interest Income	5,182.50	5,133.90	4,864.58	10,316.40	9,589.98	19,826.18
	Rental Income	18.67	13.62	16.90	32.29	33.49	64.18
	Fees and Commission	129.80	114.84	129.30	244.64	241.45	511.22
	Bad debts recovery	19.41	15.73	22.15	35.14	33.23	80.16
	Sale of power from windmills	78.85	42.42	89.55	121.27	139.43	192.37
	Total revenue from operations	5,429.23	5,320.51	5,122.48	10,749.74	10,037.58	20,674.11
2	**Other Income**						
	Miscellaneous income	1.05	1.68	(0.05)	2.73	0.14	0.25
3	**Total Income**	5,430.28	5,322.19	5,122.43	10,752.47	10,037.72	20,674.36
4	**Expenses**						
	a. Finance Costs	3,057.59	2,943.19	2,897.03	6,000.78	5,721.42	11,572.62
	b. Fees and commission expenses	25.48	28.06	32.80	53.54	58.18	111.01
	c. Impairment on Financial Instruments	165.58	203.48	208.84	369.06	374.67	675.04
	d. Employee benefits expenses	941.37	897.49	892.10	1,838.86	1,755.56	3,664.70
	e. Depreciation, amortisation and impairment	149.08	152.05	147.11	301.13	291.61	587.44
	f. Other Administrative Expenses	520.99	550.68	425.34	1,071.67	862.68	1,915.76
	Total Expenses	4,860.09	4,774.95	4,603.22	9,635.04	9,064.12	18,526.57
5	**Profit/(Loss) before Exceptional items and Tax (3-4)**	570.19	547.24	519.21	1,117.43	973.60	2,147.79
6	Exceptional items	-	-	-	-	-	-
7	**Profit/(Loss) before tax (5-6)**	570.19	547.24	519.21	1,117.43	973.60	2,147.79
8	**Tax expense:**						
	a Current Tax	198.80	201.65	169.05	400.45	333.33	572.38
	b Deferred Tax	14.15	(43.22)	(24.99)	(29.07)	(79.71)	(2.52)
	C Provision for Taxation (earlier years)	-	0.00	-	-	-	7.39
9	**Profit after Tax for the period from continuing operations (7-8)**	357.24	388.81	375.15	746.05	719.98	1,570.54
10	**Other Comprehensive Income:**						
	(i) Items that will not be reclassified to profit or loss :						
	a) Fair value changes in Equity instruments	2.77	53.90	43.84	56.67	68.50	39.91
	b) Remeasurement Gain / (Loss) in defined benefit obligations	(9.03)	0.00	(0.23)	(9.03)	1.28	2.96
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(1.88)	(13.57)	(10.97)	(15.45)	(17.56)	(10.79)
11	**Other Comprehensive Income**	(8.14)	40.33	32.64	32.19	52.22	32.08
12	**Total Comprehensive Income for the period (9+11)**	349.10	429.14	407.79	778.24	772.20	1,602.62
13	Earnings per equity share (Face Value : ₹ 10 each) :						
	- Basic (₹)	0.55	0.60	0.63	1.15	1.19	2.43
	- Diluted (₹)	0.55	0.60	0.63	1.15	1.19	2.43

SAKTHI FINANCE LTD CBE-18

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
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STATEMENT OF ASSETS AND LIABILITIES

(₹ lakh)

Particulars	As at 30.09.2024 (Unaudited)	As at 31-03-2024 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	2,873.48	7,478.74
Bank Balances other than cash and cash equivalents	1,134.66	2,522.02
Receivables :	-	
(a) Trade Receivables	140.83	186.11
(b) Other Receivables	18.23	12.22
Loans	1,25,195.24	1,20,172.39
Investments	1,800.96	1,390.07
Other Financial assets	1,576.22	1,382.94
Non-Financial Assets		
Current tax assets (net)	-	-
Deferred tax Assets (net)	400.65	387.03
Investment Property	263.72	266.03
Property, Plant and Equipment	5,599.22	5,665.90
Right of use assets	932.76	945.70
Intangible assets under development	199.09	67.79
Other Intangible assets	149.32	165.31
Other non-financial assets	1,883.52	1,853.35
Total Assets	1,42,167.90	1,42,495.60
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Derivative financial instruments		
Payables:		
(I) Trade Payables:		
(i) total outstanding dues of micro enterprises and small enterprises	-	0.59
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	147.73	226.01
(II) Other Payables:		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	365.80	189.83
Debt Securities	71,153.31	65,619.57
Borrowings (Other than Debt Securities)	14,051.90	12,480.27
Deposits	14,151.08	8,281.47
Subordinated Liabilities	17,967.05	31,166.98
Other financial liabilities	1,872.13	2,318.66
Non-Financial Liabilities		
Current tax liabilities (net)	76.48	3.46
Provisions	214.60	142.72
Deferred tax liabilities (net)	-	-
Other non-financial liabilities	70.28	229.07
EQUITY		
Equity Share capital	6,470.59	6,470.59
Other Equity	15,626.95	15,366.38
Total Liabilities and Equity	1,42,167.90	1,42,495.60

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SAKTHI FINANCE LIMITED
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STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED 30 SEPTEMBER 2024

(₹ lakh)

Particulars	Half Year Ended	
	30.09.2024	31.03.2024
	(Unaudited)	(Audited)
A. Cash flow from Operating activities		
Profit before tax	1,117.43	2,147.79
Adjustment to reconcile profit before tax to net cash flows:		
Non-cash expenses		
Depreciation, amortisation and impairment	301.13	587.44
Impairment on Loan Assets	202.03	355.40
Bad debts and write offs	173.94	336.69
Remeasurement gain/(loss) on defined benefit plans	(9.03)	2.96
Impairment on investments	0.51	1.41
Impairment on Trade receivables	(7.42)	(18.46)
Amortization of fees and Commission on financial liability	80.75	184.10
Income/expenses considered seperately		
Income from investing activities	(185.15)	(259.82)
Net gain/(loss) on derecognition of property, plant and equipment	(1.51)	0.23
Finance costs	6,000.78	11,572.62
Operating profit before working capital changes	7,673.46	14,910.36
Movements in Working Capital:		
Decrease/ (increase) in loans	(5,398.82)	(6,364.38)
Decrease / (increase) in Trade receivables	52.70	58.56
Decrease / (increase) in Other receivables	(6.01)	6.17
Decrease / (increase) in Other financial assets	(185.69)	(77.47)
Decrease / (increase) in Other non-financial assets	(30.17)	(0.03)
Increase / (decrease) in Trade Payables	(78.88)	70.45
Increase / (decrease) in Other Payables	175.97	(3.43)
Increase / (decrease) in Other financial liabilities	(451.36)	1,029.59
Increase / (decrease) in Other non-financial liabilities	(158.79)	131.29
Increase / (decrease) in Provisions	71.88	7.23
Cash generated from operations	(6,009.17)	(5,142.02)
Income taxes paid (net of refunds)	(327.43)	(543.16)
Interest received on Bank deposits	136.88	166.13
Finance costs paid	(8,552.72)	(12,190.06)
Net Cash flows from / (used in) operating activities (A)	(7,078.98)	(2,798.75)
B. Cash flow from investing activities		
Purchase of property, plant and equipment and intangible assets	(341.65)	(368.02)
Purchase of investments at amortised cost	(695.73)	(709.06)
Proceeds from sale of investments at amortised cost	341.00	702.00
Proceeds from sale of property, plant and equipment and intangible assets	8.64	0.53
Interest income received from investment at amortised cost	48.27	93.69
Increase in earmarked balances with banks	1,387.36	(2,479.11)
Net cash flows from / (used in) investing activities (B)	747.89	(2,759.97)

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(₹ lakh)

Particulars	Half Year Ended	
	30.09.2024	31.03.2024
	(Unaudited)	(Audited)
C. Cash flow from Financing activities		
Issue Expense of Debt Securities	-	21.87
Proceeds from borrowings through debt securities	12,862.44	33,784.97
Repayment of borrowings through debt securities	(7,345.65)	(16,998.17)
Proceeds from borrowings through Deposits	5,765.02	8,225.59
Repayment of borrowings through Deposits	84.46	(2,402.63)
Proceeds from borrowings other than debt securities	1,220.00	8,500.00
Repayment of borrowings other than debt securities	(2,122.88)	(4,052.93)
Proceeds from borrowings through subordinated liabilities	716.00	1,439.15
Repayment of borrowings through subordinated liabilities	(11,370.22)	(11,204.70)
(Increase) / decrease in loan repayable on demand	2,447.01	(6,694.36)
Lease liability paid	(12.70)	(131.18)
Dividend paid (including tax)	(517.65)	(452.94)
Net cash flows from financing activities (C)	1,725.83	10,034.67
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(4,605.26)	4,475.95
Cash and cash equivalents at the beginning of the year	7,478.74	3,002.79
Cash and cash equivalents at the end of the year	2,873.48	7,478.74

Net cash provided by / (used in) operating activities includes		
Interest received	10,131.25	19,566.36
Interest paid	(8,552.72)	(12,190.06)
Net cash provided by / (used in) operating activities	1,578.53	7,376.30

Cash and cash equivalents at the end of the year		
i) Cash in hand	193.19	384.83
ii) Cheques on hand	8.88	9.04
iii) Balances with banks (of the nature of cash and cash equivalents)	2,671.41	7,084.87
Total	2,873.48	7,478.74

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SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFF : NO 62, DR NANJAPPA ROAD
COIMBATORE – 18

Notes:

1. The above Unaudited financial results for the quarter and the half year ended 30 September 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 12th November 2024.

2. The 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).

3. The financial results for the quarter and the half year ended 30 September 2024 have been reviewed by the Statutory Auditors of the Company.

4. 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 September 2024 and accordingly, no amount is required to be transferred to impairment reserve.

5. In terms of RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020 in relation to the Resolution Framework for COVID-19-related stress, the disclosure is as follows:

(₹ lakhs)

Type of Borrowers	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the half-year ended March 31, 2024	Of such accounts, aggregate debt that slipped into NPA during the half-year	Of such accounts amount written off during the half-year	Of such accounts amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of Resolution plan – Position as at the half-year ended September 30, 2024
Personal Loans	34.79	9.13	-	19.55	6.12
Corporate Loans	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	34.79	9.13	-	19.55	6.12

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6. Disclosures as required by Regulation 52(4) of the Listing Regulations is enclosed in Appendix I.

7. The Company had filed Prospectus dated 13 June 2024 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 20 June 2024 and closed on 3 July 2024. The NCDs aggregating ₹ 123.67 Crores were allotted on 9 July 2024 to eligible applicants by Finance, Investments and Securities Issuance Committee. The Listing documents were filed on 9 July 2024 and the trading approval was received from BSE Limited on 10 July 2024 for trading in NCDs with effect from 11 July 2024. The proceeds of NCD are being utilized during the quarter ended 30th September 2024 for the objects stated in the Prospectus dated 13 June 2024 and there is no deviation.

8. The Company's Rated, Secured, Redeemable, Non-Convertible Debentures ("NCDs") are secured by mortgage of identified immovable properties and a charge on the specified hire purchase receivables of the Company with a cover of 1.10 times outstanding (principal and interest accrued thereon) as per the terms of the issue.

9. As on 30 September 2024, the Security Cover available in respect of NCDs is 1.10 times. The Security Cover Certificate as per Regulation 54(3) of the Listing Regulations is enclosed in Appendix II.

10. 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'.

11. 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

12 November 2024
Coimbatore - 18

Annexure B

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 : ....

Independent Auditor's Limited Review Report on Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2024

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") for the quarter and half year ended September 30, 2024 ("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 Company's Management and has been approved by the Board of Directors of the Company. 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. CBE-9

and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the 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/ financial information/ financial statements of the Company for the corresponding quarter and half year ended 30th September 2023, and previous quarter ended 30th June 2024 were reviewed by the predecessor auditor and the year ended 31st March, 2024 was audited by the predecessor auditor who expressed an unmodified opinion on those financial statements. Our conclusion on the statement is not modified in respect of this matter.

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

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

12th November 2024
Coimbatore

P R Vittel
Partner
Membership Number: 018111
UDIN: 24018111BKGEMP9081

Annexure C

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OffICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Extract of Statement of Unaudited Financial Results for the Quarter and the Half Year ended 30 September 2024

(₹ lakh)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31-03-2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total Revenue from Operations (net)	5,429.23	5,320.51	5,122.48	10,749.74	10,037.58	20,674.11
Net Profit / (Loss) for the period (before tax and Exceptional Items)	570.19	547.24	519.21	1,117.43	973.60	2,147.79
Net Profit / (Loss) for the period before tax (after Exceptional Items)	570.19	547.24	519.21	1,117.43	973.60	2,147.79
Net Profit / (Loss) for the period after tax (after Exceptional Items)	357.24	388.81	375.15	746.05	719.98	1,570.54
Other Comprehensive Income (net of tax)	(8.14)	40.33	32.64	32.19	52.22	32.08
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	349.10	429.14	407.79	778.24	772.20	1,602.62
Paid-up equity share capital (Face value : ₹ 10 per	6,470.59	6,470.59	6,470.59	6,470.59	6,470.59	6,470.59
Reserves (excluding Revaluation Reserve)						12,943.34
Securities Premium Account	1,429.80	1,429.80	1,429.80	1,429.80	1,429.80	1,429.80
Net worth	19,079.40	19,341.39	18,124.32	19,079.40	18,124.32	18,979.48
Paid up Debt Capital/ Outstanding Debt	0.51	0.44	0.34	0.51	0.34	0.45
Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA	NA
Debt Equity Ratio	6.14	5.57	6.12	6.14	6.12	6.23
Earnings per share (₹ 10 each) (for continuing						
a. Basic (₹)	0.55	0.60	0.63	1.15	1.19	2.43
b. Diluted (₹)	0.55	0.60	0.63	1.15	1.19	2.43
Capital Redemption Reserve	NA	NA	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA

Notes :

1 The above is an extract of the detailed format of the Unaudited Financial Results filed with Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Unaudited Financial Results are available on the BSE Ltd website (URL:www.bseindia.com/corporates) and company's website, www.sakthifinance.com.

2 Disclosures in accordance with Regulation 52(4) 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.

SAKTHI FINANCE LTD CBE-18

By Order of the Board
For Sakthi Finance Limited

M Balasubramaniam
Vice Chairman and Managing Director
DIN : 00377053

12-November-2024
Coimbatore - 18

Annexure D

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFF : NO 62, DR NANJAPPA ROAD
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 September 2024	30 June 2024	30 September 2023	31 March 2024
1	Debt - Equity Ratio (Refer Note 2)	6.14	5.57	6.12	6.23
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)	19,079.40	19,341.39	18,124.32	18,979.48
8	Net Profit / (Loss) After Tax	357.24	388.81	375.15	1,570.54
9	Earnings per Share:				
	- Basic (₹)	0.55	0.60	0.58	2.43
	- Diluted (₹)	0.55	0.60	0.58	2.43
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)	0.77	0.75	0.75	0.76
15	Debtor Turnover	NA	NA	NA	NA
16	Inventory Turnover	NA	NA	NA	NA

SAKTHI FINANCE LTD. CBE-18

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFF : NO 62, DR NANJAPPA ROAD
COIMBATORE – 18

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30 September 2024	30 June 2024	30 September 2023	31 March 2024
17	Operating Margin (%)	NA	NA	NA	NA
18	Net Profit Margin (%) (Refer Note 5)	6.58%	7.31%	7.17%	7.60
19	Sector specific equivalent ratios, as applicable				
	i) Gross Non-performing Assets (GNPA) % (Refer Note 6)	5.13%	5.45%	5.73%	5.25
	ii) Net Non-Performing Assets (NNPA) % (Refer Note 7)	2.60%	2.82%	2.97%	2.62
	iii)Provision Coverage Ratio (PCR %) (Refer Note 8)	50.62%	49.67%	49.64%	51.38
	iv)Capital Adequacy Ratio (%) (Refer Note 9)	17.12%	19.10%	17.26%	18.48

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

Annexure E

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 September 30, 2024 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 September 30, 2024.

2. The Company has outstanding balances of Secured, Redeemable, Non-Convertible Debentures as on September 30, 2024 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	Principal Amount outstanding (₹ In lakhs)
NCD Public Issue V (Prospectus dated June 25, 2021)	8,931.40
NCD Public Issue VI (Prospectus dated April 05, 2022)	7,938.51
NCD Public Issue VII (Prospectus dated April 10, 2023)	14,686.04
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 Private Placement Basis (Issued on June 7, 2024)	495.00

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. CBE-9

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 September 30, 2024 pursuant to requirements of SEBI Master Circular no. SEBI/HO/DDHS-PoD3/P/CIR/2023/46 dated May 16, 2024 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 September 30, 2024 and that the company during the quarter ended September 30, 2024 has complied, in all material respects, with the covenants in respect of the listed debt securities of the company outstanding as at September 30, 2024 as mentioned in the statement.

P.N. RAGHAVENDRA RAO & CO
CBE-9

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 : ....

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 September 30, 2024.

   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 September 30, 2024.

   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. CBE-9

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 : ....

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:

   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 September 30, 2024 have been accurately extracted and ascertained from the unaudited books of accounts of the Company as at September 30, 2024 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 September 30, 2024 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 30, September 2024.

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

12th November 2024
Coimbatore

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

P R Vittel
Partner
Membership Number: 018111
UDIN: 24018111BKGEMQ9715

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	INE302E07359	Non Convertible Debentures	Exclusive	1,663.12	-	1,663.12	1,663.12	1,832.88
2	NCD Public Issue - V	INE302E07367	Non Convertible Debentures	Exclusive	1,595.15	563.00	2,158.15	2,158.15	2,378.44
3	NCD Public Issue - V	INE302E07375	Non Convertible Debentures	Exclusive	3,566.23	-	3,566.23	3,566.23	3,930.25
4	NCD Public Issue - V	INE302E07383	Non Convertible Debentures	Exclusive	2,106.90	766.27	2,873.17	2,873.17	3,166.44
5	NCD Public Issue - VI	INE302E07425	Non Convertible Debentures	Exclusive	412.01	-	412.01	412.01	454.77
6	NCD Public Issue - VI	INE302E07433	Non Convertible Debentures	Exclusive	681.25	157.16	838.41	838.41	925.43
7	NCD Public Issue - VI	INE302E07441	Non Convertible Debentures	Exclusive	227.64	-	227.64	227.64	251.27
8	NCD Public Issue - VI	INE302E07458	Non Convertible Debentures	Exclusive	126.30	30.01	156.31	156.31	172.53
9	NCD Public Issue - VI	INE302E07466	Non Convertible Debentures	Exclusive	4,374.51	-	4,374.51	4,374.51	4,828.54
10	NCD Public Issue - VI	INE302E07474	Non Convertible Debentures	Exclusive	2,116.80	559.90	2,676.70	2,676.70	2,954.52
11	NCD Public Issue - VII	INE302E07573	Non Convertible Debentures	Exclusive	1,348.77	-	1,348.77	1,348.77	1,483.66
12	NCD Public Issue - VII	INE302E07508	Non Convertible Debentures	Exclusive	1,953.26	249.75	2,203.01	2,203.01	2,423.33
13	NCD Public Issue - VII	INE302E07540	Non Convertible Debentures	Exclusive	656.18	-	656.18	656.18	721.81
14	NCD Public Issue - VII	INE302E07516	Non Convertible Debentures	Exclusive	1,540.08	203.38	1,743.46	1,743.46	1,917.82

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

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)
15	NCD Public Issue - VII	INE302E07557	Non Convertible Debentures	Exclusive	210.19	-	210.19	210.19	231.21
16	NCD Public Issue - VII	INE302E07490	Non Convertible Debentures	Exclusive	251.01	34.22	285.23	285.23	313.76
17	NCD Public Issue - VII	INE302E07565	Non Convertible Debentures	Exclusive	5,075.37	-	5,075.37	5,075.37	5,582.96
18	NCD Public Issue - VII	INE302E07524	Non Convertible Debentures	Exclusive	1,615.48	237.80	1,853.28	1,853.28	2,038.63
19	NCD Public Issue - VII	INE302E07532	Non Convertible Debentures	Exclusive	2,035.70	296.63	2,332.33	2,332.33	2,565.59
20	NCD Public Issue - VIII	INE302E07607	Non Convertible Debentures	Exclusive	1,101.82	-	1,101.82	1,101.82	1,207.32
21	NCD Public Issue - VIII	INE302E07615	Non Convertible Debentures	Exclusive	1,412.80	76.15	1,488.95	1,488.95	1,631.52
22	NCD Public Issue - VIII	INE302E07656	Non Convertible Debentures	Exclusive	707.89	-	707.89	707.89	775.67
23	NCD Public Issue - VIII	INE302E07599	Non Convertible Debentures	Exclusive	1,787.01	99.08	1,886.09	1,886.09	2,066.68
24	NCD Public Issue - VIII	INE302E07649	Non Convertible Debentures	Exclusive	5,703.14	-	5,703.14	5,703.14	6,249.21
25	NCD Public Issue - VIII	INE302E07631	Non Convertible Debentures	Exclusive	2,556.84	147.66	2,704.50	2,704.50	2,963.45
26	NCD Public Issue - VIII	INE302E07623	Non Convertible Debentures	Exclusive	1,540.14	103.00	1,643.14	1,643.14	1,800.47
27	NCD Public Issue - IX	INE302E07748	Non Convertible Debentures	Exclusive	884.28		884.28	884.28	1,008.98
28	NCD Public Issue - IX	INE302E07730	Non Convertible Debentures	Exclusive	695.93		695.93	695.93	794.07

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

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)
29	NCD Public Issue - IX	INE302E07706	Non Convertible Debentures	Exclusive	5,989.48		5,989.48	5,989.48	6,834.10
30	NCD Public Issue - IX	INE302E07763	Non Convertible Debentures	Exclusive	805.95	16.69	822.64	822.64	938.65
31	NCD Public Issue - IX	INE302E07755	Non Convertible Debentures	Exclusive	966.66	20.58	987.24	987.24	1,126.46
32	NCD Public Issue - IX	INE302E07714	Non Convertible Debentures	Exclusive	1,977.98	46.66	2,024.64	2,024.64	2,310.15
33	NCD Public Issue - IX	INE302E07722	Non Convertible Debentures	Exclusive	1,047.16	24.10	1,071.26	1,071.26	1,222.33
34	NCD Private Placement	INE302E07664	Non Convertible Debentures	Exclusive	210.00		210.00	210.00	232.60
35	NCD Private Placement	INE302E07672	Non Convertible Debentures	Exclusive	185.00		185.00	185.00	204.91
36	NCD Private Placement	INE302E07680	Non Convertible Debentures	Exclusive	50.00	1.51	51.51	51.51	57.05
37	NCD Private Placement	INE302E07698	Non Convertible Debentures	Exclusive	50.00	1.63	51.63	51.63	57.18
Total					59,228.03	3,635.18	62,863.21	62,863.21	69,654.61

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

Annexure - B

Statements of Security Cover as on September 30, 2024 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	-	-	5,599.22	-	5,599.22	-	-	-	-	-
Capital Work-in-Progress		-	-	NA	-	-		-	-	-	-	-	-	-
Right of Use Assets		-	-	NA	-	-	932.76	-	932.76	-	-	-	-	-
Goodwill		-	-	NA	-	-		-	-	-	-	-	-	-
Intangible Assets		-	-	NA	-	-	149.32	-	149.32	-	-	-	-	-
Intangible Assets under Development		-	-	NA	-	-	199.09	-	199.09	-	-	-	-	-
Investment Property		-	-	NA	-	-	263.72	-	263.72	-	-	-	-	-
Investments		-	-	NA	-	-	1,800.96	-	1,800.96	-	-	-	-	-
Loans	Standard Loan Receivables	69,654.61	25,022.95	No	-	-	30,517.68	-	1,25,195.24	-	69,654.61	-	-	69,654.61
Inventories		-	-	NA	-	-		-	-	-	-	-	-	-

P. RAGHAVENDRA RAO & CO
CBE-9

Annexure - B

Statements of Security Cover as on September 30, 2024 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	-	-	159.06	-	159.06	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	2,873.48	-	2,873.48	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	1,134.66	-	1,134.66	-	-	-	-	-
Others										-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	1,576.22	-	1,576.22	-	-	-	-	-
Deferred Tax Assets		-	-	NA	-	-	400.65	-	400.65	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,883.52	-	1,883.52	-	-	-	-	-
Total		69,654.61	25,022.95	-	-	-	47,490.34	-	1,42,167.90	-	69,654.61	-	-	69,654.61

R.N. RAGHAVENDRA RAO & CO.
CBE-9

Annexure - B

Statements of Security Cover as on September 30, 2024 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)	62,863.21	9,355.63	-	-	-	6,340.55	-	78,559.39	-	62,863.21	-	-	62,863.21
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	-	-	-	-	-	-
Other Debt			-	-	-	-	2,210.18	-	2,210.18	-	-	-	-	-
Subordinated debt			-	-	-	-	8,350.79	-	8,350.79	-	-	-	-	-
Borrowings			-	-		-	-	-	-	-	-	-	-	-
Bank			12,085.93	-	-	-	-	-	12,085.93	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	-	-	-	-	-	-
Others			-	-		-	-	-	-	-	-	-	-	-
Term Loan from Others		*not to be filled*	1,965.97	-	-	-	-	-	1,965.97	-	-	-	-	-
Public Deposits			-	-	-	-	14,151.08	-	14,151.08	-	-	-	-	-
Trade payables			-	-	-	-	513.53	-	513.53	-	-	-	-	-
Lease Liabilities			-	-	-	-	281.87	-	281.87	-	-	-	-	-
Provisions			-	-	-	-	214.60	-	214.60	-	-	-	-	-
Others			-	-	-	-	-	-	-	-	-	-	-	-
Other Financial Liabilities			5.00	-	-	-	1,585.26	-	1,590.26	-	-	-	-	-
Other non-Financial Liabilities			-	-	-	-	70.28	-	70.28	-	-	-	-	-
Current Tax Liabilities			-	-	-	-	76.48	-	76.48	-	-	-	-	-
Total		62,863.21	23,412.53	-	-	-	33,794.62	-	1,20,070.36	-	62,863.21	-	-	62,863.21
Cover on Book Value		1.11			Not Applicable									
Cover on Market Value														1.11
		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 September 30, 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.

P.M. RAGHAVENDRA RAO & CO. CBE-9

Annexure F

Related party transactions																						
													Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					Notes
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	
1	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Rent Received	35	Approved	16.53	3.13	5.34										Textual Information(1)
2	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Resources Mobilisation Charges	1000	Approved	284.97	0	0										Textual Information(2)
3	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Any other transaction	Reimbursement of Expenses	0	Approved	0.32	0	0										Textual Information(3)
4	SAKTHI FINANCE LTD	AADCS0656G	Sakthifinance Financial Services Limited	AACCS4535M	Promoter Group Company	Investment			Approved	-1.08	246.08	245										Textual Information(4)
5	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Rent Received	25	Approved	12.92	26.15	12.01										Textual Information(5)
6	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Reimbursement of Expenses	12	Approved	10.52	0	0										Textual Information(6)
7	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Pelican Insurance Broking Private Limited	AAECP2240A	Other Related Party	Any other transaction	Rent Received	5	Approved	0.71	0	0										Textual Information(7)
8	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Pelican Insurance Broking Private Limited	AAECP2240A	Other Related Party	Any other transaction	Other Income	0	Approved	28.32	26.32	29.03										Textual Information(8)
9	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Foundation	AABTS4026M	Other Related Party	Any other transaction	Interest Income from HP Operations	0	Approved	0.01	0	0										Textual Information(9)
10	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Foundation	AABTS4026M	Other Related Party	Loan		0	Approved	-1.05	1.05	0	Loan		0	0	Loan	0.16	4 YEARS	Secured	BUSINESS PURPOSE	Textual Information(10)
11	SAKTHI FINANCE LTD	AADCS0656G	ABT Industries Limited	AABCA8402A	Promoter Group Company	Any other transaction	Reimbursement of Expenses	0	Approved	4.64	0	0										Textual Information(11)
12	SAKTHI FINANCE LTD	AADCS0656G	N Mahalingam & Co.,	AACFN2216R	Other Related Party	Purchase of goods or services		25	Approved	6.01	2.05	0.96										Textual Information(12)
13	SAKTHI FINANCE LTD	AADCS0656G	Smt Vinodhini Balasubramaniam	AANPB1863B	Wife of Sri M Balasubramaniam, Vice Chairman and Managing Director	Any other transaction	Rent paid	2.4	Approved	1.2	0	0										Textual Information(13)
14	SAKTHI FINANCE LTD	AADCS0656G	Smt Vinodhini Balasubramaniam	AANPB1863B	Wife of Sri M Balasubramaniam, Vice Chairman and Managing Director	Investment		0	Approved	-30	280	250										Textual Information(14)
15	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Rent paid	109.92	Approved	64.78	6.01	9.88										Textual Information(15)
16	SAKTHI FINANCE LTD	AADCS0656G	ARC Retreading Company Private Limited	AABCA6620L	Other Related Party	Any other transaction	Rent paid	5	Approved	1.28	0.21	0.21										Textual Information(16)
17	SAKTHI FINANCE LTD	AADCS0656G	N Mahalingam & Co.,	AACFN2216R	Other Related Party	Any other transaction	Rent paid	20	Approved	6.3	0	0										Textual Information(17)
18	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Foundation	AABTS4026M	Other Related Party	Any other transaction	Printing charges	0	Approved	0.53	0.1	0.1										Textual Information(18)
19	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Sugars Limited (Om Sakthi)	AADCS0651B	Promoter Group Company	Any other transaction	Printing charges	3	Approved	1.72	0.41	0										Textual Information(19)
20	SAKTHI FINANCE LTD	AADCS0656G	Sri M Balasubramaniam	ABEPB2022Q	Promoter, Vice Chairman and Managing Director	Remuneration		36	Approved	21.36	0	0										Textual Information(20)
21	SAKTHI FINANCE LTD	AADCS0656G	Sri Srinivasan Anand	AEQPA4465D	Chief Financial Officer and KMP	Remuneration		32	Approved	6.14	0	0										Textual Information(21)

SAKTHI FINANCE LTD
CBE-18

22	SAKTHI FINANCE LTD	AADCS0656G	Sri C.Subramaniam	AEOPC5174R	Company Secretary	Remuneration		24.61	Approved	9.31	0	0										Textual Information(22)
23	SAKTHI FINANCE LTD	AADCS0656G	Sri K Sundaramurthy	BGMPS7617G	Chief Financial Officer and KMP	Remuneration		0	Approved	6.34	0	0										Textual Information(23)
24	SAKTHI FINANCE LTD	AADCS0656G	Sri S Venkatesh	ABFPV4737K	Company Secretary	Remuneration		0	Approved	4	0	0										Textual Information(24)
25	SAKTHI FINANCE LTD	AADCS0656G	Sri Amrit Vishnu B	BXPPA5524C	Son of Sri M Balasubramaniam, Vice Chairman and Managing Director	Remuneration		0	Not Applicable	3.58	0	0										Textual Information(25)
26	SAKTHI FINANCE LTD	AADCS0656G	Dr M Manickam	ACWPM5801F	Promoter and Chairman	Any other transaction	Sitting Fees	0	Approved	0.9	0	0										Textual Information(26)
27	SAKTHI FINANCE LTD	AADCS0656G	Dr M Manickam	ACWPM5801F	Promoter and Chairman	Any other transaction	Travelling Expenses	0	Not Applicable	0.09	0	0										Textual Information(27)
28	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Sitting Fees	0	Approved	0.6	0	0										Textual Information(28)
29	SAKTHI FINANCE LTD	AADCS0656G	Sri M Srinivaasan	AIJPS2699J	Promoter Group and Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.03	0	0										Textual Information(29)
30	SAKTHI FINANCE LTD	AADCS0656G	Dr S Veluswamy	ACPPV3527J	Director	Any other transaction	Sitting Fees	0	Approved	1.3	0	0										Textual Information(30)
31	SAKTHI FINANCE LTD	AADCS0656G	Dr S Veluswamy	ACPPV3527J	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.09	0	0										Textual Information(31)
32	SAKTHI FINANCE LTD	AADCS0656G	Dr A Selvakumar	AIZPS4826K	Director	Any other transaction	Sitting Fees	0	Approved	2.8	0	0										Textual Information(32)
33	SAKTHI FINANCE LTD	AADCS0656G	Dr A Selvakumar	AIZPS4826K	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.09	0	0										Textual Information(33)
34	SAKTHI FINANCE LTD	AADCS0656G	Sri P S Gopalakrishnan	AAGPP8297A	Director	Any other transaction	Sitting Fees	0	Approved	0.9	0	0										Textual Information(34)
35	SAKTHI FINANCE LTD	AADCS0656G	Sri P S Gopalakrishnan	AAGPP8297A	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.03	0	0										Textual Information(35)
36	SAKTHI FINANCE LTD	AADCS0656G	Smt Priya Bhansali	AAGPP9130J	Director	Any other transaction	Sitting Fees	0	Approved	2.4	0	0										Textual Information(36)
37	SAKTHI FINANCE LTD	AADCS0656G	Smt Priya Bhansali	AAGPP9130J	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.09	0	0										Textual Information(37)
38	SAKTHI FINANCE LTD	AADCS0656G	Sri K P Ramakrishnan	ADYPR0971N	Director	Any other transaction	Sitting Fees	0	Approved	1.9	0	0										Textual Information(38)
39	SAKTHI FINANCE LTD	AADCS0656G	Sri K P Ramakrishnan	ADYPR0971N	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.09	0	0										Textual Information(39)
40	SAKTHI FINANCE LTD	AADCS0656G	Sri M Bhaskar	AAPPB6725K	Director	Any other transaction	Sitting Fees	0	Approved	0.3	0	0										Textual Information(40)
41	SAKTHI FINANCE LTD	AADCS0656G	Sri M Bhaskar	AAPPB6725K	Director	Any other transaction	Travelling Expenses	0	Not Applicable	0.03	0	0										Textual Information(41)
42	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Digital Limited	ABJCS4319K	Other Related Party	Advance		0	Approved	100.83	0	100.83										Textual Information(42)
43	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Properties (Coimbatore) Limited	AAGCS4966C	Other Related Party	Any other transaction	Lease Deposit	0	Not Applicable	0	850	850										Textual Information(43)
44	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Sugars Limited	AADCS0651B	Promoter Group Company	Advance		1500	Approved	0	1500	1500										Textual Information(44)
45	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Financial Services (Cochin) Private Limited	AAJCS6439P	Promoter Group Company	Investment		0	Not Applicable	7.5	24.9	32.4										Textual Information(45)
46	SAKTHI FINANCE LTD	AADCS0656G	Sri P S Gopalakrishnan	AAGPP8297A	Director	Investment		0	Not Applicable	0	35	35										Textual Information(46)
47	SAKTHI FINANCE LTD	AADCS0656G	Smt Samyuktha Vanavarayar	BHCPS7361A	Daughter of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0	Not Applicable	-75	210	135										Textual Information(47)
48	SAKTHI FINANCE LTD	AADCS0656G	Miss Shruthi Balasubramaniam	CNLPS7039D	Daughter of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0	Not Applicable	-5	55	50										Textual Information(48)
49	SAKTHI FINANCE LTD	AADCS0656G	Sri Amrit Vishnu Balasubramaniam	BXPPA5524C	Son of Sri. M Balasubramaniam Vice Chairman and Managing Director	Investment		0	Not Applicable	0	22	2										Textual Information(49)

SAKTHI FINANCE LTD CBE-18

50	SAKTHI FINANCE LTD	AADCS0656G	Smt Bhavani Gopal	AGRPG4721F	Wife of Sri P S Gopalakrishnan, Independent Director	Investment		0	Not Applicable	0	10	10										Textual Information(50)
51	SAKTHI FINANCE LTD	AADCS0656G	Smt Lalitha Ramakrishnan	ALDPR4162Q	Wife of Sri K P Ramakrishnan, Independent Director	Investment		0	Not Applicable	0	25	25										Textual Information(51)
52	SAKTHI FINANCE LTD	AADCS0656G	Sri Harihara Sudhan	AUIPS0799N	Son of Dr. M Manickam, Chairman	Investment		0	Not Applicable	1	2	3										Textual Information(52)
53	SAKTHI FINANCE LTD	AADCS0656G	Smt Karurambal Vanavarayar	AANPV5351J	Promoter Group & Sister of Dr. M Manickam, Chairman and Sri M Balasubramaniam, Vice Chairman and Managing Director and Sri M Srinivaasan, Director	Investment		0	Not Applicable	0	524	524										Textual Information(53)
54	SAKTHI FINANCE LTD	AADCS0656G	Sri K Sundaramurthy	BGMPS7617G	Chief Financial Officer and KMP	Investment		0	Not Applicable	25	0	25										Textual Information(54)
55	SAKTHI FINANCE LTD	AADCS0656G	Smt Bhavani Gopal	AGRPG4721F	Wife of Sri P S Gopalakrishnan, Independent Director	Investment		0	Not Applicable	0	5	5					1					Textual Information(55)
56	SAKTHI FINANCE LTD	AADCS0656G	Sri K Sundaramurthy	BGMPS7617G	Chief Financial Officer and KMP	Investment		0	Not Applicable	150	0	150										Textual Information(56)
57	SAKTHI FINANCE LTD	AADCS0656G	Sakthi Financial Services (Cochin) Private Limited	AAJCS6439F	Promoter Group Company	Investment		0	Not Applicable	-166.5	166.5	0										Textual Information(57)
Total value of transaction during the reporting period										508.83												

SAKTHI FINANCE LTD CBE-18

Annexure G

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 : ....

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-9") in terms of the Prospectus dated June 13, 2024 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-9 ("the Statement") during the period from 9.7.2024 to 30.09.2024 as per the requirements of the Listing Regulations has been prepared by the Management of the Company, which we have initialed 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. CBE-9

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 : ....

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-9") in terms of the Prospectus dated June 13, 2024 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-9 ("the Statement") during the period from 9.7.2024 to 30.09.2024 as per the requirements of the Listing Regulations has been prepared by the Management of the Company, which we have initialed 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
CBE-9

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 : ....

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 09.07.2024 to 30.09.2024.

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:

a. read the prospectus and obtained the details of Objects of the NCD Public Issue-9;
b. obtained the bank statement of the Company from 09.07.2024 to 30.09.2024 and traced the receipt and utilization of the funds.
c. verified the utilization of proceeds with books of accounts and other relevant records maintained by the Company; and
d. 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 09.07.2024 to 30.09.2024 and the statement fairly presents, in all material respects, the manner of utilization of funds from the NCD Public Issue-9.

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

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 : ....

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

12th November 2024
Coimbatore

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

P R Vittel
Partner
Membership Number: 018111
UDIN: 24018111BKGEMR9264

SAKTHI FINANCE LIMITED

CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Statement of Utilisation of NCD Public Issue IX 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)	Fund utilised (₹ crores)	Any Deviation Yes / No	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
	1	2	3	4	5	6	7	8	9	10
1	Sakthi Finance Limited	INE302E07748	Public Issue	Secured Redeemable, Non - Convertible Debentures	09-Jul-24	8.84	104.67	No	Not applicable	Balance amount of ₹ 19 crores is deposited with Banks
2		INE302E07763				8.06				
3		INE302E07730				6.96				
4		INE302E07755				9.67				
5		INE302E07706				59.89				
6		INE302E07714				19.78				
7		INE302E07722				10.47				
Total						123.67	104.67			

Note : NCD Proceeds were utilised for the objects stated in the NCD Prospectus only. Fund utilised includes Debentures Issue expenses as on 30.09.2024

For Sakthi Finance Limited

K Sundaramurthy
Chief Financial Officer

SAKTHI FINANCE LTD CBE-18

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

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Statement of Deviation or Variation in utilisation of funds raised	
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	09-Jul-24
Amount Raised	₹ 123.67 crores
Report filed for quarter year ended	30-Sep-24
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
-	-	-	-	-	-	-

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

For SAKTHI FINANCE LIMITED

K. SUNDARAMURTHY
CHIEF FINANCIAL OFFICER

SAKTHI FINANCE LTD CBE-18

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

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Statement of Utilisation of NCD Public Issue IX 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)	Fund utilised (₹ crores)	Any Deviation Yes / No	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
	1	2	3	4	5	6	7	8	9	10
1	Sakthi Finance Limited	INE302E07748	Public Issue	Secured Redeemable, Non - Convertible Debentures	09-Jul-24	8.84	104.67	No	Not applicable	Balance amount of ₹ 19 crores is deposited with Banks
2		INE302E07763				8.06				
3		INE302E07730				6.96				
4		INE302E07755				9.67				
5		INE302E07706				59.89				
6		INE302E07714				19.78				
7		INE302E07722				10.47				
Total						123.67	104.67			

Note : NCD Proceeds were utilised for the objects stated in the NCD Prospectus only. Fund utilised includes Debentures Issue expenses as on 30.09.2024

For Sakthi Finance Limited

SAKTHI FINANCE LTD CBE-18

K Sundaramurthy
Chief Financial Officer

SAKTHI FINANCE LIMITED
CIN : L65910TZ1955PLC000145
REGD OFFICE : NO. 62 DR NANJAPPA ROAD
COIMBATORE - 18

Statement of Deviation or Variation in utilisation of funds raised	
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	09-Jul-24
Amount Raised	₹ 123.67 crores
Report filed for quarter year ended	30-Sep-24
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
-	-	-	-	-	-	-

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

SAKTHI FINANCE LTD
CBE-18