

BSE LTD
ACKNOWLEDGEMENT

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|--------------------|-------------------------------------|-------------|--------------------------|
| Acknowledgement No | : 2405202207354933 | Date & Time | : 24/05/2022 07:35:49 PM |
| Scrip Code | : 511066 | | |
| Entity Name | : SAKTHI FINANCE LIMITED | | |
| Compliance Type | : Regulation 33 - Financial Results | | |
| Nature Of Report | : Standalone | | |
| Quarter / Period | : 31/03/2022 | | |
| Mode | : E-Filing | | |

| General information about company | |
|--|-----------------------------------|
| Script code | 511066 |
| NSE Symbol | |
| MSEI Symbol | |
| ISIN* | INE302E01014 |
| Name of company | SAKTHI FINANCE LIMITED |
| Class of security | Equity |
| Date of start of financial year | 01-04-2021 |
| Date of end of financial year | 31-03-2022 |
| Date of board meeting when results were approved | 24-05-2022 |
| Date on which prior intimation of the meeting for considering financial results was informed to the exchange | 17-05-2022 |
| Description of presentation currency | INR |
| Level of rounding used in financial results | Lakhs |
| Reporting Quarter | Yearly |
| Nature of report standalone or consolidated | Standalone |
| Whether results are audited or unaudited | Audited |
| Segment Reporting | Single segment |
| Description of single segment | Finance for Commercial Vehicles |
| Start date and time of board meeting | 24-05-2022 16:00 |
| End date and time of board meeting | 24-05-2022 18:45 |
| Whether cash flow statement is applicable on company | Yes |
| Type of cash flow statement | Cash Flow Indirect |
| Declaration of unmodified opinion or statement on impact of audit qualification | Declaration of unmodified opinion |

| Financial Results – NBFC | | |
|--------------------------|---|--|
| Particulars | 3 months/ 6 months ended (dd-mm-yyyy) | Year to date figures for current period ended (dd-mm-yyyy) |
| A | Date of start of reporting period | 01-01-2022 |
| B | Date of end of reporting period | 31-03-2022 |
| C | Whether results are audited or unaudited | Audited |
| D | Nature of report standalone or consolidated | Standalone |
| Part I | Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column. | |
| 1 | Income | |
| | Revenue from operations | |
| (i) | Interest Income | 4430.79 |
| | | 17566.97 |
| (ii) | Dividend Income | 0 |
| | | 0 |
| (iii) | Rental Income | 7.41 |
| | | 29.62 |
| (iv) | Fees and commission Income | 117.91 |
| | | 321.49 |
| (v) | Net gain on fair value changes | 0 |
| | | 0 |
| (vi) | Net gain on derecognition of financial instruments under amortised cost category | 0 |
| | | 0 |
| (vii) | Sale of products (including Excise Duty) | 0 |
| | | 0 |
| (viii) | Sale of services | 27.55 |
| | | 177.88 |
| (ix) | Other revenue from operations | |
| 1 | Bad Debts Recovery | 21.51 |
| | | 37.75 |
| | Total other revenue from operations | 21.51 |
| | | 37.75 |
| | Total Revenue From Operations | 4605.17 |
| | | 18133.71 |
| | Other income | 1.3 |
| | | 1.4 |
| | Total income | 4606.47 |
| | | 18135.11 |
| 2 | Expenses | |
| | Cost of materials consumed | 0 |
| | | 0 |
| | Purchases of stock-in-trade | 0 |
| | | 0 |
| | Changes in inventories of finished goods, work-in-progress and stock-in-trade | 0 |
| | | 0 |
| | Employee benefit expense | 744.88 |
| | | 2895.6 |
| | Finance costs | 2696.97 |
| | | 10775.83 |
| | Depreciation, depletion and amortisation expense | 128.78 |
| | | 491.07 |
| | Fees and commission expense | 38.13 |
| | | 183.02 |
| | Net loss on fair value changes | 0 |
| | | 0 |
| | Net loss on derecognition of financial instruments under amortised cost category | 0 |
| | | 0 |
| | Impairment on financial instruments | 232.83 |
| | | 1034.37 |
| (f) | Other expenses | |
| 1 | Other Administrative Expenses | 423.2 |
| | | 1463.16 |
| | Total other expenses | 423.2 |
| | | 1463.16 |
| | Total expenses | 4264.79 |
| | | 16843.07 |

| Financial Results – NBFC | | |
|--------------------------|---|---|
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| B | Date of end of reporting period | 31-03-2022 |
| C | Whether results are audited or unaudited | Audited |
| D | Nature of report standalone or consolidated | Standalone |
| Part I | Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column. | |
| 3 | Total profit before exceptional items and tax | 341.68 |
| 4 | Exceptional items | 0 |
| 5 | Total profit before tax | 341.68 |
| 7 | Tax expense | |
| 8 | Current tax | 127.66 |
| 9 | Deferred tax | -45.74 |
| 10 | Total tax expenses | 81.92 |
| 14 | Net Profit Loss for the period from continuing operations | 259.76 |
| 15 | Profit (loss) from discontinued operations before tax | 0 |
| 16 | Tax expense of discontinued operations | 0 |
| 17 | Net profit (loss) from discontinued operation after tax | 0 |
| 19 | Share of profit (loss) of associates and joint ventures accounted for using equity method | 0 |
| 21 | Total profit (loss) for period | 259.76 |

| Other comprehensive income net of taxes | | | |
|---|---|-------------------------------------|--|
| | Particulars | 3 months/ 6 months ended (dd-mm-yy) | Year to date figures for current period ended (dd-mm-yy) |
| A | Date of start of reporting period | 01-01-2022 | 01-04-2021 |
| B | Date of end of reporting period | 31-03-2022 | 31-03-2022 |
| C | Whether results are audited or unaudited | Audited | Audited |
| D | Nature of report standalone or consolidated | Standalone | Standalone |
| Other comprehensive income [Abstract] | | | |
| 1 Amount of items that will not be reclassified to profit and loss | | | |
| 1 | Fair value changes in Equity Instruments | -9.34 | 22.78 |
| 2 | Actuarial Changes in Defined Benefit Obligation | 19.8 | 13.95 |
| | Total Amount of items that will not be reclassified to profit and loss | 10.46 | 36.73 |
| 2 | Income tax relating to items that will not be reclassified to profit or loss | 4.98 | 3.51 |
| 3 Amount of items that will be reclassified to profit and loss | | | |
| | Total Amount of items that will be reclassified to profit and loss | | |
| 4 | Income tax relating to items that will be reclassified to profit or loss | 0 | 0 |
| 5 | Total Other comprehensive income | 5.48 | 33.22 |

| Financial Results – NBFC | | |
|--|--|---|
| Particulars | 3 months/ 6 months ended (dd-mm-yyyy) | Year to date figures for current period ended (dd-mm-yyyy) |
| A | Date of start of reporting period | 01-01-2022 |
| B | Date of end of reporting period | 31-03-2022 |
| C | Whether results are audited or unaudited | Audited |
| D | Nature of report standalone or consolidated | Standalone |
| Part I Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column. | | |
| 23 | Total Comprehensive Income for the period | 265.24 |
| 24 | Total profit or loss, attributable to | 985.1 |
| | Profit or loss, attributable to owners of parent | |
| | Total profit or loss, attributable to non-controlling interests | |
| 25 | Total Comprehensive income for the period attributable to | |
| | Comprehensive income for the period attributable to owners of parent | 0 |
| | Total comprehensive income for the period attributable to owners of parent non-controlling interests | 0 |
| 26 | Details of equity share capital | |
| | Paid-up equity share capital | 6470.59 |
| | Face value of equity share capital | 10 |
| 28 | Reserves excluding revaluation reserve | 10814.28 |
| 29 | Earnings per share | |
| i | Earnings per equity share for continuing operations | |
| | Basic earnings per share from continuing operations | 0.41 |
| | Diluted earnings per share from continuing operations | 1.52 |
| ii | Earnings per equity share for discontinued operations | |
| | Basic earnings per share from discontinued operations | 0 |
| | Diluted earnings per share from discontinued operations | 0 |
| ii | Earnings per equity share | |
| | Basic earnings per share | 0.41 |
| | Diluted earnings per share | 1.52 |
| 30 | Debt equity ratio | 6.45 |
| 31 | Debt service coverage ratio | 0 |
| 32 | Interest service coverage ratio | 0 |
| 33 | Disclosure of notes on financial results | |

| Statement of Asset and Liabilities | | |
|---|--|------------------|
| Particulars | Current year ended (dd-mm-yyyy) | |
| | Date of start of reporting period | 01-04-2021 |
| | Date of end of reporting period | 31-03-2022 |
| | Whether results are audited or unaudited | Audited |
| | Nature of report standalone or consolidated | Standalone |
| Assets | | |
| 1 Financial Asset | | |
| Cash and cash equivalents | | 1449.51 |
| Bank Balance other than (a) above | | 1129.31 |
| Derivative financial instruments | | 0 |
| Receivables | | |
| (I) Trade Receivables | | 169.23 |
| (II) Other Receivables | | 16.56 |
| Loans | | 110311.2 |
| Investments | | 2487.88 |
| Other Financial assets | | 1712.91 |
| 2 Non Financial Asset | | |
| Inventories | | 0 |
| Current tax assets (Net) | | 17.4 |
| Deferred tax Assets (Net) | | 217.94 |
| Investment Property | | 275.21 |
| Biological assets other than bearer plants | | 0 |
| Property, Plant and Equipment | | 5946.63 |
| Capital work-in-progress | | |
| Intangible assets under development | | 0 |
| Goodwill | | 0 |
| Other Intangible assets | | 179.46 |
| Other non-financial assets (to be specified) | | 3029.74 |
| | Total assets | 126943 |
| Equity and liabilities | | |
| 1 Equity | | |
| Equity attributable to owners of parent | | |
| Equity share capital | | 6470.59 |
| Other equity | | 13323.8 |
| | Total equity attributable to owners of parent | 19794.39 |
| Non controlling interest | | |
| | Total equity | 19794.39 |
| 2 Liabilities | | |
| 2.1 Financial Liabilities | | |
| (a) Derivative financial instruments | | |
| (b) Payables | | |
| (I) Trade Payables | | |
| (i) total outstanding dues of micro enterprises and small enterprises | | 0.28 |
| (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | | 127.76 |
| (II) Other Payables | | |
| (i) total outstanding dues of micro enterprises and small enterprises | | 0 |
| (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | | 175.13 |
| (C) Debt Securities | | 41560.04 |
| (d) Borrowings (Other than Debt Securities) | | 15565.69 |
| (e) Deposits | | 8540.6 |
| (f) Subordinated Liabilities | | 39530.77 |
| (g) Other financial liabilities | | 1426.15 |
| 2.2 Non-Financial Liabilities | | |
| (a) Current tax liabilities (Net) | | 0 |
| (b) Provisions | | 122.64 |
| (C) Deferred tax liabilities (Net) | | 0 |
| (d) Other non-financial liabilities | | 99.55 |
| | Total liabilities | 107148.61 |
| | Total equity and liabilities | 126943 |

| Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results | | |
|--|---------------------------------------|--|
| Particulars | 3 months/ 6 months ended (dd-mm-yyyy) | Year to date figures for current period ended (dd-mm-yyyy) |
| Date of start of reporting period | 01-01-2022 | 01-04-2021 |
| Date of end of reporting period | 31-03-2022 | 31-03-2022 |
| Whether accounts are audited or unaudited | Audited | Audited |
| Nature of report standalone or consolidated | Standalone | Standalone |
| 1 Segment Revenue (Income) | | |
| (net sale/income from each segment should be disclosed) | | |
| Total Segment Revenue | | |
| Less: Inter segment revenue | | |
| Revenue from operations | | |
| 2 Segment Result | | |
| Profit (+) / Loss (-) before tax and interest from each segment | | |
| Total Profit before tax | | |
| i. Finance cost | | |
| ii. Other Unallocable Expenditure net off Unallocable income | | |
| Profit before tax | | |
| 3 (Segment Asset - Segment Liabilities) | | |
| Segment Asset | | |
| Total Segment Asset | | |
| Un-allocable Assets | | |
| Net Segment Asset | | |
| 4 Segment Liabilities | | |
| Segment Liabilities | | |
| Total Segment Liabilities | | |
| Un-allocable Liabilities | | |
| Net Segment Liabilities | | |
| Disclosure of notes on segments | | |

| Cash flow statement, indirect | |
|---|---|
| Particulars | Year ended (dd-mm-yy) |
| A | Date of start of reporting period |
| B | Date of end of reporting period |
| C | Whether results are audited or unaudited |
| D | Nature of report standalone or consolidated |
| | Audited |
| | Standalone |
| Part I | |
| Blue color marked fields are non-mandatory. | |
| Statement of cash flows | |
| Cash flows from used in operating activities | |
| Profit before tax | 1292.04 |
| Adjustments for reconcile profit (loss) | |
| Adjustments for finance costs | 10775.85 |
| Adjustments for decrease (increase) in inventories | 0 |
| Adjustments for decrease (increase) in trade receivables, current | 4.81 |
| Adjustments for decrease (increase) in trade receivables, non-current | 0 |
| Adjustments for decrease (increase) in other current assets | 0 |
| Adjustments for decrease (increase) in other non-current assets | -1993.36 |
| Adjustments for other financial assets, non-current | 0 |
| Adjustments for other financial assets, current | -1453.301 |
| Adjustments for other bank balances | 0 |
| Adjustments for increase (decrease) in trade payables, current | 7.81 |
| Adjustments for increase (decrease) in trade payables, non-current | 0 |
| Adjustments for increase (decrease) in other current liabilities | 0 |
| Adjustments for increase (decrease) in other non-current liabilities | 0 |
| Adjustments for depreciation and amortisation expense | 491.07 |
| Adjustments for impairment loss reversal of impairment loss recognised in profit or loss | 0 |
| Adjustments for provisions, current | 0 |
| Adjustments for provisions, non-current | 4.56 |
| Adjustments for other financial liabilities, current | 31.08 |
| Adjustments for other financial liabilities, non-current | -300.766 |
| Adjustments for unrealised foreign exchange losses gains | 0 |
| Adjustments for dividend income | 0 |
| Adjustments for interest income | 377.04 |
| Adjustments for share-based payments | 0 |
| Adjustments for fair value losses (gains) | 0 |
| Adjustments for undistributed profits of associates | 0 |
| Other adjustments for which cash effects are investing or financing cash flow | 0 |
| Other adjustments to reconcile profit (loss) | 0.12 |
| Other adjustments for non-cash items | 1316.658 |
| Share of profit and loss from partnership firm or association of persons or limited liability partnerships | 0 |
| Total adjustments for reconcile profit (loss) | 8507.491 |
| Net cash flows from (used in) operations | 9799.531 |
| Dividends received | 0 |
| Interest paid | 9082 |
| Interest received | 158.8 |
| Income taxes paid (refund) | 665.78 |
| Other inflows (outflows) of cash | 0 |
| Net cash flows from (used in) operating activities | 210.551 |
| Cash flows from used in investing activities | |
| Cash flows from losing control of subsidiaries or other businesses | 0 |
| Cash flows used in obtaining control of subsidiaries or other businesses | 0 |
| Other cash receipts from sales of equity or debt instruments of other entities | 0 |
| Other cash payments to acquire equity or debt instruments of other entities | 0 |
| Other cash receipts from sales of interests in joint ventures | 0 |
| Other cash payments to acquire interests in joint ventures | 0 |
| Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships | 0 |
| Cash payment for investment in partnership firm or association of persons or limited liability partnerships | 0 |
| Proceeds from sales of property, plant and equipment | 0.03 |
| Purchase of property, plant and equipment | 324.69 |
| Proceeds from sales of investment property | 0 |
| Purchase of investment property | 0 |
| Proceeds from sales of intangible assets | 0 |
| Purchase of intangible assets | 0 |
| Proceeds from sales of intangible assets under development | 0 |
| Purchase of intangible assets under development | 0 |
| Proceeds from sales of goodwill | 0 |
| Purchase of goodwill | 0 |
| Proceeds from biological assets other than bearer plants | 0 |
| Purchase of biological assets other than bearer plants | 0 |
| Proceeds from government grants | 0 |
| Proceeds from sales of other long-term assets | 0 |
| Purchase of other long-term assets | 0 |
| Cash advances and loans made to other parties | 0 |
| Cash receipts from repayment of advances and loans made to other parties | 0 |

| | |
|--|-----------------|
| Cash payments for future contracts, forward contracts, option contracts and swap contracts | 0 |
| Cash receipts from future contracts, forward contracts, option contracts and swap contracts | 0 |
| Dividends received | 0 |
| Interest received | 218.24 |
| Income taxes paid (refund) | 0 |
| Other inflows (outflows) of cash | -553.52 |
| Net cash flows from (used in) investing activities | -659.94 |
| Cash flows from used in financing activities | |
| Proceeds from changes in ownership interests in subsidiaries | 0 |
| Payments from changes in ownership interests in subsidiaries | 0 |
| Proceeds from issuing shares | 0 |
| Proceeds from issuing other equity instruments | 0 |
| Payments to acquire or redeem entity's shares | 0 |
| Payments of other equity instruments | 0 |
| Proceeds from exercise of stock options | 0 |
| Proceeds from issuing debentures notes bonds etc | 0 |
| Proceeds from borrowings | 23870.15 |
| Repayments of borrowings | 22935.798 |
| Payments of finance lease liabilities | 0 |
| Payments of lease liabilities | -1.453 |
| Dividends paid | 388.24 |
| Interest paid | 0 |
| Income taxes paid (refund) | 0 |
| Other inflows (outflows) of cash | -12.78 |
| Net cash flows from (used in) financing activities | 534.785 |
| Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes | 85.396 |
| Effect of exchange rate changes on cash and cash equivalents | |
| Effect of exchange rate changes on cash and cash equivalents | 0 |
| Net increase (decrease) in cash and cash equivalents | 85.396 |
| Cash and cash equivalents cash flow statement at beginning of period | 1364.11 |
| Cash and cash equivalents cash flow statement at end of period | 1449.506 |

