

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 1011202207413433	Date & Time : 10/11/2022 07:41:34 PM
Scrip Code	: 511066	
Entity Name	: Sakthi Finance Limited	
Compliance Type	: Regulation 33 - Financial Results	
Nature Of Report	: Standalone	
Quarter / Period	: 30/09/2022	
Mode	: E-Filing	

General information about company

Scrip code	511066
NSE Symbol	
MSEI Symbol	
ISIN*	INE302E01014
Name of company	Sakthi Finance Limited
Class of security	Equity
Date of start of financial year	01-04-2022
Date of end of financial year	31-03-2023
Date of board meeting when results were approved	10-11-2022
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	03-11-2022
Description of presentation currency	INR
Level of rounding used in financial results	Lakhs
Reporting Quarter	Half yearly
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Unaudited
Segment Reporting	Single segment
Description of single segment	Finance for Commercial Vehicles
Start date and time of board meeting	10-11-2022 16:30
End date and time of board meeting	10-11-2022 19:20
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable

Financial Results – NBFC

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-07-2022	01-04-2022
B	Date of end of reporting period	30-09-2022	30-09-2022
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	4535.71	9003.04
(ii)	Dividend Income	0	0
(iii)	Rental Income	7.74	15.47
(iv)	Fees and commission Income	114.75	211.42
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Bad debts recovery	16.49	28.35
2	Sale of power from windmills	69.64	126.2
	Total other revenue from operations	86.13	154.55

	Total Revenue From Operations	4744.33	9384.48
	Other income	0.01	0.23
	Total income	4744.34	9384.71
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	772.06	1541.83
	Finance costs	2711.67	5456.19
	Depreciation, depletion and amortisation expense	135.96	268.97
	Fees and commission expense	29.08	55.73
	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	271.7	485.91
(f)	Other expenses		
1	Other Administrative Expenses	373.44	767.63
	Total other expenses	373.44	767.63
	Total expenses	4293.91	8576.26

Financial Results – NBFC			
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3	Total profit before exceptional items and tax	450.43	808.45
4	Exceptional items	0	0
5	Total profit before tax	450.43	808.45
7	Tax expense		
8	Current tax	192.44	357.2
9	Deferred tax	-70.78	-137.28
10	Total tax expenses	121.66	219.92
14	Net Profit Loss for the period from continuing operations	328.77	588.53
15	Profit (loss) from discontinued operations before tax	0	0
16	Tax expense of discontinued operations	0	0
17	Net profit (loss) from discontinued operation after tax	0	0
19	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
21	Total profit (loss) for period	328.77	588.53

Other comprehensive income net of taxes			
Particulars		3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-07-2022	01-04-2022
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C	Whether results are audited or unaudited	Unaudited	Unaudited
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Other comprehensive income [Abstract]			
1 Amount of items that will not be reclassified to profit and loss			
1	Fair value changes in Equity instruments	36.49	49.87
2	Remeasurement Gain (Loss) in defined benefit obligations	0.92	0.92
	Total Amount of items that will not be reclassified to profit and loss	37.41	50.79
2	Income tax relating to items that will not be reclassified to profit or loss	12.78	12.78
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	24.63	38.01

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
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B	Date of end of reporting period	30-09-2022	30-09-2022
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
23	Total Comprehensive Income for the period	353.4	626.54
24	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
25	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0	0
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0
26	Details of equity share capital		
	Paid-up equity share capital	6470.59	6470.59
	Face value of equity share capital	10	10
28	Reserves excluding revaluation reserve		
29	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.55	0.97
	Diluted earnings per share from continuing operations	0.55	0.97

ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0	0
	Diluted earnings per share from discontinued operations	0	0
ii	Earnings per equity share		
	Basic earnings per share	0.55	0.97
	Diluted earnings per share	0.55	0.97
30	Debt equity ratio	6.24	6.24
31	Debt service coverage ratio		
32	Interest service coverage ratio		
33	Disclosure of notes on financial results		

Statement of Asset and Liabilities		
Particulars		Half year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2022
Date of end of reporting period		30-09-2022
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	549.38
	Bank Balance other than (a) above	434.67
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	235.7
	(II) Other Receivables	19.25
	Loans	114600.39
	Investments	1895.69
	Other Financial assets	1982.22
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	342.43
	Investment Property	272.91
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	6956.57

	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	165.07
	Other non-financial assets (to be specified)	1944.56
	Total assets	129398.84
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	6470.59
	Other equity	13561.78
	Total equity attributable to owners of parent	20032.37
	Non controlling interest	
	Total equity	20032.37
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	5.19
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	53.37
	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	199.52
(C)	Debt Securities	45536.83

(d)	Borrowings (Other than Debt Securities)	16111.58
(e)	Deposits	4763.12
(f)	Subordinated Liabilities	40586.03
(g)	Other financial liabilities	1797.63
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	55.99
(b)	Provisions	193.23
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	63.98
	Total liabilities	109366.47
	Total equity and liabilities	129398.84

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

Particulars	3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-07-2022	01-04-2022
Date of end of reporting period	30-09-2022	30-09-2022
Whether accounts are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Standalone	Standalone
1	Segment Revenue (Income)	
	(net sale/income from each segment should be disclosed)	
	Total Segment Revenue	
	Less: Inter segment revenue	
	Revenue from operations	
2	Segment Result	
	Profit (+) / Loss (-) before tax and interest from each segment	
	Total Profit before tax	
	i. Finance cost	
	ii. Other Unallocable Expenditure net off Unallocable income	
	Profit before tax	
3	(Segment Asset - Segment Liabilities)	
	Segment Asset	
	Total Segment Asset	
	Un-allocable Assets	
	Net Segment Asset	
4	Segment Liabilities	

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

Cash flow statement, indirect		
Particulars		6 months ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2022
B	Date of end of reporting period	30-09-2022
C	Whether results are audited or unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	808.45
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	5456.19
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	-74.27
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-21.2
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	-4770.52
	Adjustments for other financial assets, current	-261.69
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-69.47
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	-35.57

	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	268.97
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	411.76
	Adjustments for provisions, current	32.65
	Adjustments for provisions, non-current	37.93
	Adjustments for other financial liabilities, current	411.06
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0.92
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	-16.16
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	74.15
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	1444.75
	Net cash flows from (used in) operations	2253.2
	Dividends received	0
	Interest paid	4227.82
	Interest received	18
	Income taxes paid (refund)	284.13
	Other inflows (outflows) of cash	-204.73
	Net cash flows from (used in) operating activities	-2445.48

	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	0.6
	Purchase of property, plant and equipment	171.93
	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	86.18
Income taxes paid (refund)	0
Other inflows (outflows) of cash	1339.94
Net cash flows from (used in) investing activities	1254.79
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	11391
Proceeds from borrowings	0
Repayments of borrowings	12401.79
Payments of finance lease liabilities	0
Payments of lease liabilities	35.54
Dividends paid	388.24
Interest paid	0
Income taxes paid (refund)	0

	Other inflows (outflows) of cash	1725.13
	Net cash flows from (used in) financing activities	290.56
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-900.13
	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	-900.13
	Cash and cash equivalents cash flow statement at beginning of period	1449.51
	Cash and cash equivalents cash flow statement at end of period	549.38

