

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	01-04-2023
Date of end of financial year	31-03-2024
Date of board meeting when results were approved	08-11-2023
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	31-10-2023
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	08-11-2023 13:00
End date and time of board meeting	08-11-2023 18:05
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			
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	01-07-2023	01-04-2023
B	Date of end of reporting period	30-09-2023	30-09-2023
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	4864.58	9589.98
(ii)	Dividend Income	0	0
(iii)	Rental Income	16.9	33.49
(iv)	Fees and commission Income	129.3	241.45
(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	Sale of Power from Windmills	89.55	33.23
2	Recovery of Bad Debts	22.15	139.43
	Total other revenue from operations	111.7	172.66
	Total Revenue From Operations	5122.48	10037.58
	Other income	-0.05	0.14
	Total income	5122.43	10037.72
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	892.1	1755.56
	Finance costs	2897.03	5721.42
	Depreciation, depletion and amortisation expense	147.11	291.61
	Fees and commission expense	32.8	58.18
	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	208.84	374.67
(f)	Other expenses		
1	Other expenses	425.34	862.68
	Total other expenses	425.34	862.68
	Total expenses	4603.22	9064.12

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3	Total profit before exceptional items and tax	519.21	973.6
4	Exceptional items	0	0
5	Total profit before tax	519.21	973.6
7	Tax expense		
8	Current tax	169.05	333.33
9	Deferred tax	-24.99	-79.71
10	Total tax expenses	144.06	253.62
14	Net Profit Loss for the period from continuing operations	375.15	719.98
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	375.15	719.98

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	01-07-2023	01-04-2023
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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	43.84	68.5
2	Remeasurements gain / (loss) in defined benefits obligations	-0.23	1.28
	Total Amount of items that will not be reclassified to profit and loss	43.61	69.78
2	Income tax relating to items that will not be reclassified to profit or loss	10.97	17.56
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	32.64	52.22

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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23	Total Comprehensive Income for the period	407.79	772.2
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	0.63	1.19
	Diluted earnings per share from continuing operations	0.63	1.19
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	0.63	1.19
	Diluted earnings per share	0.63	1.19
30	Debt equity ratio	6.12	6.12
31	Debt service coverage ratio	0	0
32	Interest service coverage ratio	0	0
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	01-04-2023
	Date of end of reporting period	30-09-2023
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	2100.91
	Bank Balance other than (a) above	495.75
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	296.36
	(II) Other Receivables	16.99
	Loans	119637.19
	Investments	1195.18
	Other Financial assets	1385.8
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	457.44
	Investment Property	268.31
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	6758.9
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	183.11
	Other non-financial assets (to be specified)	1909.01
	Total assets	134704.95
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	6470.59
	Other equity	14535.94
	Total equity attributable to owners of parent	21006.53
	Non controlling interest	
	Total equity	21006.53
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	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	140.04

	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	233.02
(C)	Debt Securities	48988.58
(d)	Borrowings (Other than Debt Securities)	16823.1
(e)	Deposits	2819.52
(f)	Subordinated Liabilities	42664.82
(g)	Other financial liabilities	1694.08
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	55.79
(b)	Provisions	196.32
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	83.15
	Total liabilities	113698.42
	Total equity and liabilities	134704.95

Format for Reporting Segment 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	01-07-2023	01-04-2023
Date of end of reporting period	30-09-2023	30-09-2023
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	01-04-2023
B	Date of end of reporting period	30-09-2023
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	973.6
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0
	Adjustments for decrease (increase) in inventories	5721.42
	Adjustments for decrease (increase) in trade receivables, current	-77.85
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-55.69
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	-5503.23
	Adjustments for other financial assets, current	-87.02
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-16.11
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	-14.62
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	291.61
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	200.37
	Adjustments for provisions, current	60.83
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	402.2
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	1.28
	Adjustments for dividend income	0
	Adjustments for interest income	0
	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	-84.85
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	174.3
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	1012.64
	Net cash flows from (used in) operations	1986.24
	Dividends received	0
	Interest paid	4599.92

Interest received	127.03
Income taxes paid (refund)	244.39
Other inflows (outflows) of cash	0
Net cash flows from (used in) operating activities	-2731.04
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
Purchase of property, plant and equipment	0
Proceeds from sales of investment property	0.53
Purchase of investment property	171.8
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	54.69
Income taxes paid (refund)	0
Other inflows (outflows) of cash	-235.84
Net cash flows from (used in) investing activities	-352.42
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	16356.04

	Proceeds from borrowings	1600.78
	Repayments of borrowings	11419.6
	Payments of finance lease liabilities	0
	Payments of lease liabilities	72.46
	Dividends paid	452.94
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	-3830.24
	Net cash flows from (used in) financing activities	2181.58
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-901.88
	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	-901.88
	Cash and cash equivalents cash flow statement at beginning of period	3002.79
	Cash and cash equivalents cash flow statement at end of period	2100.91

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 0811202306535333	Date & Time	: 08/11/2023 06:53:53 PM
Scrip Code	: 511066		
Entity Name	: Sakthi Finance Limited		
Compliance Type	: Regulation 33 - Financial Results		
Nature Of Report	: Standalone		
Quarter / Period	: 30/09/2023		
Mode	: E-Filing		