Make Life Easy

Ref: Sec/SE/335/2024-25 February 14,2025

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code: 531213 National Stock Exchange of India Limited 5th Floor, Exchange Plaza Bandra (East) Mumbai – 400 051 Scrip Code: MANAPPURAM

Dear Sir/Madam,

# **Sub: Newspaper Publication of Financial Results**

Please note that the unaudited financial results of the Company for the quarter ended December 31, 2024, were published in Business Line (in English language) and Mathrubhumi (in Malayalam language) on February 14, 2025. Copies of the same are enclosed for your information and records.

Request you to kindly take the same on your record.

Thanking You.

Yours Faithfully, For Manappuram Finance Limited

Manoj Kumar V.R Company Secretary

# FRIDAY - FEBRUARY 14 - 2025

# Paris AI Summit: US, UK refuse to sign joint declaration, raising global concerns

MAJOR SETBACK. The US' decision to withhold signing the declaration is a significant issue because most major AI companies are based there

Sanjana B Bengaluru

Industry experts have linked the US decision to withhold signing the joint statement at the Paris AI summit to the Donald Trump administration's stance that sustainability concerns related to energy could hinder the growth of the Artificial Intelligence

industry. On Tuesday, 58 countries, including India and China, signed the joint statement, which calls for promoting the accessibility of AI and ensuring trust and safety in deploying the technology. However, this list excluded participation from the US and the UK.

## THE IMPLICATIONS

The implications of either country — especially the US — not signing the Paris Declaration are serious and concerning, said Jaspreet Bindra, Co-founder, AI&Bey-

Total Revenue from Operations (net)

(after Exceptional Items)

(after Exceptional Items)

Paid-up equity share capital

Securities Premium Account

Earnings per share (₹ 10 each

Debenture Redemption Reserve Debt Service Coverage Ratio

Interest Service Coverage Ratio

Net worth

Debt Equity Ratio

a. Basic (₹)

b. Diluted (₹)

12th February 2025 Coimbatore - 18

**Particulars** 

1. Total income from Operations

2. Net Profit/(Loss) for the period

(before Tax, Exceptional and/or Extraordinary items)

3. Net Profit/(Loss) for the period

before Tax, (after Exceptional and or Extraordinary items 4. Net Profit/(Loss) for the period

after Tax, (after Exceptional and/o Extraordinary items)

5. Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Incom

6. Paid-up equity share capital

7. Reserves (excluding

Revaluation Reserves 8. Securities Premium Account

10. Paid up Debt Capital/

12. Debt Equity Ratio

13. Earnings Per Share

2. Diluted

Notes:

discontinued operations) -Basic

11. Outstanding Redeemable Preference Shares

(of ₹ 100 /- each) (for continuing and

14. Capital Redemption Reserve

15. Debenture Redemption Reserve

16. Debt Service Coverage Ratio

17. Interest Service Coverage Ratio

Outstanding Debt

(after tax)

9. Net Worth

Net Profit / (Loss) for the period (before tax and

Net Profit / (Loss) for the period before tax

Net Profit / (Loss) for the period after tax

Other Comprehensive Income (net of tax)

Total Comprehensive Income for the period (comprising Profit / (Loss) for the period (after tax)

and Other Comprehensive Income (net of tax)

Reserves (excluding Revaluation Reserve)

Paid up Debt Capital/ Outstanding Debt

Outstanding Redeemable Preference Shares

accessed by scanning the QR code provided below.



ALL FOR AL. Prime Minister Narendra Modi and France President Emmanuel Macron at the Al summit in Paris BLOOMBERG

The US, along with China, leads in AI, and the US is still

ahead in many areas. Key de-

velopments like large lan-

guage models (LLMs) and

other AI breakthroughs risk

progressing in isolation and

being disconnected from

UK, often ranked third globally in AI, holds substantial

influence in this field as well,

ing nations distancing them-

selves from international

Nine Months Ended

1,718.61

1,718.61

1,205.76

1,209.02

6,470.59

1.429.80

19,536.61

0.49

5.92

1,86

NA

31.12.2024 31.12.2023 31.03.2024

1,556.58

1,556.58

1.152.03

1,189.13

6,470.59

1.429.80

599.66

0.34

NA

6.16

1.78

1.78

NA

For Sakthi Finance Limited M Balasubramanian

(₹ in Lakhs, except per share data)

Year ended

March 31.

2024

33458.63

14327.88

14327.88

8837.39

8837.39

99999.08

34753.30

126730.42

68439.19

0.54:1

8.84

2.44

3.72

0.00

Nine Months

31, 2024

Unaudited

8590.09

8590.09

6685.40

6685.40

99999.08

34753.30

133415.82

64327.80

0.48:1

0.00

Year Ended

20,674.11

2,147.79

2,147.79

1,570.54

1,602.62

6,470.59

12.943.34

1.429.80

18.979.48

0.45

NA

6.23

2.43

NA

NΑ

The first and third-rank-

On the other hand, the

global collaboration.

he noted.

ond. "Often, signing such declarations is more about signalling intent guaranteeing immediate action. Even if it's just about intent, the refusal of the US to participate reflects an 'America First' stance, which increasingly feels like 'America Alone'.

This mindset is now evident across various sectors, with AI having become its latest victim," he added.

This is a significant issue because most major AI companies are based in the US.

Sakthi Finance SAKTHI FINANCE LIMITED (CIN: L65910TZ1955PLC000145) Regd. Office: 62, Dr. Nanjappa Road, Coimbatore - 641 018 Ph: (0422) 2231471 - 474, 4236200 Fax: (0422) 2231915 E-mail: investors@sakthifinance.com Website: www.sakthifinance.com **Extract of Statement of Unaudited Financial Results** for the Quarter and Nine Months ended 31st December 2024

31.12.2024 30.09.2024 31.12.2023

570.19

570.19

357.24

6,470.59

1.429.80

0,079.40

0.51

0.55

459.71

1.429.80

19,536.61

0.49

0.71

NA

1. The above is an extract of the detailed format of the Statement of Unaudited Financial Results filed with Stock Exchange

under Regulation 33 and 52 read with regulations 63(2) of the 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. The Financial Results can be

2. Disclosures in accordance with Regulation 52(4) read with 63(2) of the Listing Regulations have been submitted to BSE Limited and the disclosures can be accessed on the BSE Ltd website (URL:www.bseindia.com/corporates) and

KARNATAKA STATE FINANCIAL CORPORATION Head Office: KSFC Bhavan, No.1/1, Thimmaiah Road, Near Cantonment Railway Station, Bengaluru-560 052

Previous

Quarter Ended

September 30

Unaudited

2405.27

2405.27

1735.46

1735.46

99999.08

34753.30

131002.37

74511.54

0.57:

1.74

3.21

0.00

FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

Corresponding

Quarter Ended

2023

Unaudited

8104.57

3830.54

3830.54

3140.75

3140.75

99999.08

32032.59

123552.03

74297.76

0.00

Quarter Ended

December

31, 2024

8055.95

2975.77

2975.77

0.00

133415.82

64327.80

company's website, www.sakthifinance.com and it can be accessed by scanning the QR code provided below

5,220.81

582.98

582.98

432.05

(15.12)

6,470.59

1.429.80

8,599.66

0.34

6.16

0.67

0.67

NA

NA

416.93

agreements signal a troubling rupture, with this pattern visible in other global initiatives related to climate, medicine, and science - reinforcing the need for global cooperation.

# TRUMP'S APPROACH

Kashyap Kompella, an AI Industry Analyst, shared that the Trump administration is taking an America First approach, including in AI.

"The US and the EU paths on technology and AI have

diverged. Trump's administration views sustainability questions on energy as putting speed brakes on the growth of the AI industry. The US also views the EU as unfairly regulating its BigTech companies. Vice President JD Vance made these amply clear at the summit, so it's not surprising they did not sign the joint

He added that the UK's decision, however, was surprising, as they championed the

declaration."

inaugural global AI Safety Summit. Their decision reflects their light-touch approach to AI regulation while not constraining their energy industry.

# AI: DEMOCRATISATION

While the AI revolution thrives on rapid innovation and the democratisation of technology, enabling businesses to optimise at unprecedented speeds, regulation becomes essential to protect consumer, corporate, and national interests as the industry matures.

Dikshant Dave, CEO of Zigment AI, said: "We're at a critical inflection point, where balancing innovation with accountability is key.

"The countries' refusal to sign the Paris AI Summit declaration highlights their concern that these global regulations might stifle innovation."

"The challenge lies in finding a middle ground—where companies have the freedom

to innovate while ensuring responsible development. Once this balance is struck, countries will more easily align on international agreements."

## A POSITIVE STEP

Bindra added that while India signing the Paris Declaration was certainly a positive step, the country should also pursue bilateral AI agreements, especially with the US, given the deeply intertwined interests.



Make Life Easy

Regd. & Corp.Office:W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India. CIN - L65910KL1992PLC006623

# STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

SI.		Quarter Ended			Nine Months ended		Year Ended	
No.		31-Dec-24 Unaudited	30-Sep-24 Unaudited		31-Dec-24 Unaudited	31-Dec-23 Unaudited	31-Mar-24 Audited	
1	Total income	2,562.63	2,637.14	2,326.68	7,711.69	6,557.87	8,920.09	
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	376.06	772.66	786.43	1,901.51	2,213.99	2,959.51	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	376.06	772.66	786.43	1,901.51	2,213.99	2,959.51	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	278.46	572.07	575.31	1,407.04	1,633.99	2,197.48	
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period							
	(after tax) and Other Comprehensive Income (after tax) ]	328.79	593.92	565.32	1,477.35	1,622.37	2,184.74	
6	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.29	169.29	169.29	169.29	
7	Earnings per equity share (not annualised for the quarters)							
	Basic (Rs.)	3.29	6.75	6.79	16.62	19.30	25.96	
	Diluted (Rs.)	3,29	6.75	6.79	16,62	19.30	25.96	

Key standalone financial information is given below

( Rs. in Crores )

SI.		Quarter Ended			Nine Months ended		Year Ended
No.	Particulars Particulars	31-Dec-24 Unaudited		31-Dec-23 Unaudited	31-Dec-24 Unaudited	31-Dec-23 Unaudited	31-Mar-24 Audited
1	Total income	1,800.74	1,749.66	1,528.40	5,172.69	4,341.38	5,854.64
2	Profit before tax	612.13	640.08	584.42	1,845.33	1,661.33	2,221.62
3	Profit after tax	453.39	474.94	428.62	1,368.91	1,229.44	1,657.77
4	Total comprehensive income	503.98	494.36	420.28	1,436.79	1,220.94	1,648.18

The above is an extract of the detailed format of guarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations. 2015. The full format of the Unaudited financial results are available on the Stock Exchanges website (www.bseindia.com and www.nseindia.com) and on Company's website (www.manappuram.com) The same can be accessed by scanning the QR Code provided. For the line items referred in Regulation 52(4) of SEBI(LODR) Regulations 2015, the pertinent disclosures have been made to the stock exchanges (BSE Limited & National Stock exchange of

India Limited) and can be accessed on the URL www.bseindia.com & www.nseindia.com

IV Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the guarter and nine months ended December 31.2024\*.

SI. No.	Particulars Particulars	Quarter Ended 31-Dec-24	Nine Months ended 31-Dec-24
Α	Debt Equity Ratio	2.33	2.33
В	Debt Service Coverage Ratio	NA	NA
С	Interest Service Coverage Ratio	NA	NA
D	Outstanding redeemable preference shares(quantity and value)	NIL	NIL
Е	Capital Redemption Reserve	NIL	NIL
F	Debenture Redemption Reserve	NA	NA
G	Net Worth (Rs. In Cr)	11,532.12	11,532.12
Н	Net Profit After Tax (Rs. In Cr)	453,39	1368.91
ı	Earnings Per Share:		
i)	Basic (Rs)	5.36	16.17
ii)	Diluted (Rs)	5.36	16.17
J	Current Ratio	NA	NA
K	Long Term Debt To Working Capital	NA	NA
L	Bad Debts To Account Receivable Ratio	NA	NA
М	Current Liability Ratio	NA	NA
N	Total Debts To Total Assets	68.23%	68.23%
0	Debtors Turnover	NA	NA
Р	Inventory Turnover	NA	NA
Q	Operating Margin (%)	NA	NA
R	Net Profit Margin (%)	25.18%	26.46%
S	Sector Specific Equivalent Ratios:		
i)	Stage 3 Loan Assets to Gross Loan Assets	2.46%	2.46%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	2.23%	2.23%
iii)	Capital Adequacy Ratio	29.88%	29.88%
iv)	Provision Coverage Ratio	9.45%	9.45%
v)	Liquidity Coverage Ratio(LCR)	320.67%	320.67%

\* The information furnished is based on the Unaudited Standalone Financial Results

- 1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- 2 Debt Equity Ratio = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/{Equity Share Capital + Other Equity}
- 3 Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.
- 4 Total Debts To Total Assets = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/Total Assets 5 Net Profit Margin (%) = Net Profit After Tax / Total Income 6 Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on principal amount of Loan Assets)
- 7 Net Stage 3 Loan Assets to Gross Loan Assets = {Stage 3 Loan Assets Expected Credit Loss provision for Stage 3 Loan Assets (Based on Principal amount of Loan Assets)-Expected Credit Loss provision for Stage 3 Loan
- 8 Capital Adequacy Ratio and Liquidity Coverage Ratio has been computed as per RBI Guidelines
- 9 Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

By order of the Board of Directors V.P. Nandakumar Managing Director & CEO

and can be accessed on the URL https://neaps.nseindia.com/NEWLISTINGCORP/ Place: Bengaluru

Dr. M. T. Reju IAS

2) The above is an extract of the detailed format of quarterly financial results filed with the National Stock Exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results are available on the website of the National Stoci Exchange and is also available on the Karnataka State Financial Corporation's website https://ksfc.karnataka.gov.in

3) For the other line items referred in Regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the NSF

Date: 12-02-2025

1) Previous figures are regrouped and rearranged wherever necessary to conform to current guarter's requirement

Managing Director

Place: Valapad

Date: February 13,2025

DIN: 00044512

2/14/25. 10:04 AM Mathrubhumi

(

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2025 ഫെബ്രുവരി 14 • വെള്ളിയാഴ്ച **മാത്രഭ്രമി** 

### ഇ-വേ ബിൽ: അടിയന്തര ഇടപെടൽ വേണമെന്ന് ജൂവലറി മാനുഫാക്ചറേഴ്സ് അസോസിയേഷൻ

www.mathrubhumi.com

ജൂപ്രവലവ താവ് 78 വേട്ടാവരും സൂർണ്ട ത്രാർ വെട്ടാവരും സൂർണ്ട് വെട്ടാവരും സൂർണ്ട്ടാവരും വെട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട് വേട്ടാവരും സൂർണ്ട്ടാവരും സൂർണ്ട് വേട്ടവരും സൂർണ്ട് വേട്ടവരും സൂർണ്ട് വേട്ടവരും സൂർണ്ടവരും വേട്ടവരും സൂർണ്ടവരും വേട്ടവരും പൂർണ്ടവരും വേട്ടവരും വെട്ടവരും വേട്ടവരും വെട്ടവരും വേട്ടവരും

# എലിഷനി മരണത്തിൽ അഞ്ചുമടങ്ങ് വർധന

6.79

25.96

### പ്രമുഖ ശാസ്ത്രജ്ഞൻ ഡോ. മാധവ ഭട്ടതിരി അന്തരിച്ചു

### ആരോഗ്യഷച്ചയെ പുറംലോകത്തിനു പരിചയപ്പെടുത്തിയ ഈച്ചൻ കാണി വനത്തിൽ മരിച്ചനിലയിൽ

nt of Debarked Acacia pulpwood market sources of Kerala to TNPL

# എൻ.പി.ഉണ്ണിഷിള്ള ഗോരത്ന പുരസ്കാറ മഹാലക്ഷ്മി ഗോശാലയ്ക്ക്

. ഒരു വിശ്വാസി







### STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024 Quarter Ended Particulars 31-Dec-24 30-Sep-24 31-Dec-23 31-Dec-24 31-Dec-23 Unaudited Unaudited Unaudited Unaudited Unaudited 2,562.63 2,637.14 2,326.68 7,711.69 6,557.87 376.06 772.66 786.43 1,901.51 2,213.99 Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) 278.46 572.07 575.31 1.407.04 1.633.99 2.197.48 328.79 593.92 565.32 1,477.35 169.29 169.29 169.29 169.29

\ 	sy standardne ilitarical ilitorrilation is given below.						Year Ended
		Q	Quarter Ended			Nine Months ended	
	Particulars	31-Dec-24 Unaudited		31-Dec-23 Unaudited	31-Dec-24 Unaudited	31-Dec-23 Unaudited	31-Mar-24 Audited
	Total income	1,800.74	1,749.66	1,528.40	5,172.69	4,341.38	5,854.64
1	Profit before tax	612.13	640.08	584.42	1,845.33	1,661.33	2,221.62
	Profit after tax	453.39	474.94	428.62	1,368.91	1,229.44	1,657.77
	Total comprehensive income	503.98	494.36	420.28	1,436.79	1,220.94	1,648.18

above is an extract of the detailed format of quarterly financial results filed with the Slock Exchanges under Regululations, 2015. The full format of the Unaudited financial results are available on the Slock Exchanges website (w xmranspuram.com) The same can be accessed by scanning the QR Code provided.

ent disclosures have been made to the stock exchanges (RSF Limited & National Stock exchange of

SI. No.	Particulars	Quarter Ended 31-Dec-24	Nine Months ended 31-Dec-24
Α	Debt Equity Ratio	2.33	2.33
В	Debt Service Coverage Ratio	NA NA	NA
С	Interest Service Coverage Ratio	NA NA	NA NA
D	Outstanding redeemable preference shares(quantity and value)	NIL	NIL
Е	Capital Redemption Reserve	NIL	NIL
F	Debenture Redemption Reserve	NA NA	NA NA
G	Net Worth (Rs. In Cr)	11,532.12	11,532.12
Н	Net Profit After Tax (Rs. In Cr)	453.39	1368.91
1	Earnings Per Share:	7 7	
i)	Basic (Rs)	5.36	16.17
ii)	Diluted (Rs)	5.36	16.17
J	Current Ratio	NA NA	NA NA
К	Long Term Debt To Working Capital	NA NA	NA NA
L	Bad Debts To Account Receivable Ratio	NA NA	NA
М	Current Liability Ratio	NA NA	NA NA
N	Total Debts To Total Assets	68.23%	68.23%
0	Debtors Turnover	NA NA	NA NA
Р	Inventory Turnover	NA NA	NA NA
Q	Operating Margin (%)	NA NA	NA NA
R	Net Profit Margin (%)	25.18%	26.46%
S	Sector Specific Equivalent Ratios:		
i)	Stage 3 Loan Assets to Gross Loan Assets	2.46%	2.46%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	2.23%	2.23%
ii)	Capital Adequacy Ratio	29.88%	29.88%
iv)	Provision Coverage Ratio	9.45%	9.45%
v)	Liquidity Coverage Ratio(LCR)	320.67%	320.67%

- tales:

  The Symanisations which are not applicable to the Comprany, being an NBFC, are marked as "NA".

  Debt Equily Ratio = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/(Equily Share Capital + Other Equily).

  Net Worth is calculated as defined in Sec 2(87) of the Companies Act, 2013.

  That Debts 10 Tolla Masses | Debt Securities + Borrowings (Other Medides securities) + Subordinated Liabilities)/(Tolla Assets).

  Net Portil Margin (%) Net Profit After Tax / Tolla Income

  Singe 3 Loan Assets for Sons Loan Assets Explay 3 Loan Assets/Cross Loan Assets (Seased on principal amount of Loan Assets).

  Net Stage 3 Loan Assets to Gross Loan Assets Explay 3 Loan Assets Expected Credit Loss provision for Stage 3 Loan Assets).

  Copial Adequacy, Ratio and Liquid (Overwage Ratio has been computed as per RBI Guidelines

  Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets).