

BSE Limited  
**Scrip Code (511066)**  
Floor 25, PJ Towers  
Dalal Street  
Fort  
**Mumbai - 400 001**

On-line submission through Listing Centre

Dear Sir / Madam,

**Half-yearly communication to Debenture holders**

In accordance with Regulation 58(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("**SEBI Listing Regulations 2015**"), we enclose a soft copy of the half-yearly communication to be sent to the debenture holders containing:

1. Statement of Audited Financial Results for the quarter and year ended 31st March 2021
2. Disclosures required to be made in accordance with regulation 52(4) of the SEBI Listing Regulations 2015; and
3. Noting Certificate from Catalyst Trusteeship Limited, Debenture Trustee, Pune.

We request you to take the document on record.

Yours faithfully

For Sakthi Finance Limited



S.Venkatesh  
Company Secretary  
FCS 7012



Encl:(1)

**Sakthi Finance**

Since 1955

**SAKTHI FINANCE LIMITED**

(CIN : L65910TZ1955PLC000145)

Registered Office: 62, Dr Nanjappa Road, Coimbatore – 641 018

Phone: (0422) 2231471-74, 4236200 Fax: (0422) 2231915 E-mail: investors@sakthifinance.com Website: www.sakthifinance.com

**HALF YEARLY COMMUNICATION**

30 June 2021

Dear Debenture holder,

In accordance with Regulation 58(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI Listing Regulations 2015"), we send the following information to you:

SI No	Particulars	Annexure No
1	Statement of Audited Financial Results for the quarter and year ended 31st March 2021	A
2	Disclosures in accordance with Regulation 52(4) of the SEBI Listing Regulations 2015	B
3	Certificate from Catalyst Trusteeship Limited, the Debenture Trustee, for the Public Issue of Secured and Unsecured, Redeemable, Non-Convertible Debentures ("NCDs") for having taken note of the information to be disclosed under Regulation 52(4) of SEBI Listing Regulations 2015 for the quarter and half year ended 31st March 2021	C

We take this opportunity to thank you for reposing trust in our Company by investing in the listed NCDs of the Company and assure you of our continued service and attention at all times.

Yours faithfully

For Sakthi Finance Limited

**S Venkatesh**

Company Secretary

**Annexure A****STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2021**

(₹ lakhs)

SI No	Particulars	Quarter Ended			Year Ended	
		31.03.2021 (Audited)	31.12.2020 (Unaudited)	31.03.2020 (Audited)	31.03.2021 (Audited)	31.03.2020 (Audited)
1	<b>Revenue from Operations</b>					
	Interest Income	4,390.23	4,247.19	4,343.91	16,597.96	16,158.72
	Fees and Commission	117.57	122.09	107.89	313.23	483.89
	Rental Income	0.88	0.88	4.89	3.52	21.13
	Sale of power	27.75	26.63	33.85	181.07	208.43
	Bad debts recovery	20.48	5.03	28.96	37.01	150.44
	<b>Total revenue from operations</b>	<b>4,556.91</b>	<b>4,401.82</b>	<b>4,519.50</b>	<b>17,132.79</b>	<b>17,022.61</b>
2	<b>Other Income</b>					
	Profit on sale of Fixed Assets	-	-	-	-	-
	Miscellaneous income	0.40	0.03	0.01	0.87	0.40
3	<b>Total Income (1+2)</b>	<b>4,557.31</b>	<b>4,401.85</b>	<b>4,519.51</b>	<b>17,133.66</b>	<b>17,023.01</b>
4	<b>Expenses</b>					
	a. Finance Costs	2,621.26	2,645.07	2,635.03	10,415.94	10,109.40
	b. Fees and commission expense	14.79	53.44	44.31	188.08	174.25
	c. Impairment on Financial Assets	200.80	201.51	241.11	787.71	729.44
	d. Employee benefits expenses	751.31	655.80	760.01	2,604.20	2,633.57
	e. Depreciation, amortisation and impairment	103.20	106.01	187.78	421.70	465.61
	f. Other Administrative Expenses	546.71	439.83	309.43	1,458.59	1,509.71
	<b>Total Expenses</b>	<b>4,238.07</b>	<b>4,101.66</b>	<b>4,177.67</b>	<b>15,876.22</b>	<b>15,621.98</b>
5	<b>Profit/(Loss) before Exceptional items and Tax (3-4)</b>	<b>319.24</b>	<b>300.18</b>	<b>341.84</b>	<b>1,257.44</b>	<b>1,401.03</b>
6	Exceptional Items	-	-	-	-	-
7	<b>Profit/(Loss) before tax (5-6)</b>	<b>319.24</b>	<b>300.18</b>	<b>341.84</b>	<b>1,257.44</b>	<b>1,401.03</b>
8	<b>Tax expense:</b>					
	a. Current Tax	138.98	124.81	104.36	508.42	449.61
	b. Deferred Tax	(25.65)	(49.23)	(15.10)	(176.77)	(166.52)
9	<b>Profit after Tax for the period from continuing operations (7-8)</b>	<b>205.91</b>	<b>224.60</b>	<b>252.58</b>	<b>925.79</b>	<b>1,117.94</b>
10	<b>Other Comprehensive Income:</b>					
	(i) Items that will not be reclassified to profit or loss :					
	a. Fair value changes in Equity instruments	(3.43)	9.18	(8.78)	11.94	(22.38)
	b. Remeasurement Gain / (Loss) in defined benefit obligations	19.19	1.46	50.51	2.19	22.82
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(4.83)	(0.37)	(12.95)	(0.55)	(5.98)
11	<b>Other Comprehensive Income</b>	<b>10.93</b>	<b>10.27</b>	<b>28.78</b>	<b>13.58</b>	<b>(5.54)</b>
12	<b>Total Comprehensive Income for the period (9+11)</b>	<b>216.84</b>	<b>234.87</b>	<b>281.36</b>	<b>939.37</b>	<b>1,112.40</b>
13	Earnings per equity share (Face Value : ₹ 10 each) :					
	- Basic (₹)	0.34	0.36	0.55	1.45	2.19
	- Diluted (₹)	0.34	0.36	0.55	1.45	2.19

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For SAKTHI FINANCE LIMITED

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**S. VENKATESH**  
Company Secretary  
M. No: FCS7012

## STATEMENT OF ASSETS AND LIABILITIES

(₹ lakhs)

Particulars	As at	As at
	31.03.2021	31.03.2020
	(Audited)	(Audited)
<b>ASSETS</b>		
<b>Financial Assets</b>		
Cash and cash equivalents	1,364.11	1,112.79
Bank Balances other than cash and cash equivalents	375.79	469.39
Derivative financial instruments	-	-
Receivables :		
(a) Trade Receivables	182.41	237.36
(b) Other Receivables	3.52	8.69
Loans	109,353.73	107,046.18
Investments	2,668.28	2,659.80
Other Financial assets	1,830.43	2,163.38
<b>Non-Financial Assets</b>		
Inventories	-	-
Current tax assets (net)	-	36.80
Investment Property	279.81	284.41
Property, Plant and Equipment	6,122.27	6,316.65
Right of use assets	1,070.50	1,211.97
Other Intangible assets	102.58	114.95
Intangible assets under development	86.28	15.07
Other non-financial assets	603.73	323.78
<b>Total Assets</b>	<b>124,043.44</b>	<b>122,001.22</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
Payables		
I. Trade Payables		
i. total outstanding dues of micro enterprises and small enterprises	3.26	6.87
ii. total outstanding dues of creditors other than micro enterprises and small enterprises	140.62	160.76
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	151.48	101.99
Debt Securities	28,929.69	31,453.32
Borrowings (Other than Debt Securities)	23,059.16	21,218.20
Deposits	17,086.35	19,046.38
Subordinated Liabilities	33,529.65	29,216.13
Other financial Liabilities	1,672.37	1,720.71
<b>Non-Financial Liabilities</b>		
Current tax liabilities (net)	47.29	-
Provisions	118.09	121.73
Deferred tax liabilities (net)	39.48	215.71
Other non-financial liabilities	68.47	91.89
<b>EQUITY</b>		
Equity Share capital	6,470.59	6,470.59
Other Equity	12,726.94	12,176.94
<b>Total Liabilities and Equity</b>	<b>124,043.44</b>	<b>122,001.22</b>

## CASH FLOW STATEMENT

(₹ lakhs)

Particulars	Year Ended	Year Ended
	31.03.2021	31.03.2020
	(Audited)	(Audited)
<b>A. Cash flow from Operating activities</b>		
Profit before tax	1,257.44	1,401.03
<b>Adjustment to reconcile profit before tax to net cash flows</b>		
<b>Non-cash expenses</b>		
Depreciation, amortisation and impairment	421.70	465.61
Impairment on Hire Purchase Loans	641.18	545.14
Bad debts and write offs	166.76	170.29
Re-measurement gain/(loss) on defined benefit plans	2.19	22.82
Impairment on investments	3.46	2.80
Impairment on Trade receivables	(23.69)	11.21
Amortization of fees and commission on financial liability	273.89	174.10
<b>Income/expenses considered separately</b>		
Income from investing activities	(252.83)	(253.59)
Net gain/loss on derecognition of property, plant and equipment	0.22	1.50
Finance costs	10,415.94	10,109.40
<b>Operating profit before working capital changes</b>	<b>12,906.26</b>	<b>12,650.31</b>
<b>Movements in Working Capital:</b>		
Decrease/(increase) in Loans	(3,115.49)	(15,107.49)
Decrease / (increase) in Trade receivables	78.64	(127.04)
Decrease / (increase) in Other receivables	5.17	(8.69)
Decrease / (increase) in Other financial assets	344.83	(301.14)
Decrease / (increase) in Other non-financial assets	(69.54)	(94.37)
Increase / (decrease) in Trade Payables	(23.75)	(17.93)
Increase / (decrease) in Other Payables	49.49	(149.06)
Increase / (decrease) in Other financial liabilities	63.21	39.06
Increase / (decrease) in Other non-financial liabilities	(23.42)	(13.40)
Increase / (decrease) in Provisions	(3.64)	17.55
<b>Cash used in operations</b>	<b>(2,694.50)</b>	<b>(15,762.51)</b>
Income tax paid (net of refunds)	(424.34)	(436.35)
Interest received on Bank deposits	31.66	21.19
Finance costs paid	(9,179.69)	(10,070.99)
<b>Net cash flows from / (used in) Operating Activities (A)</b>	<b>639.39</b>	<b>(13,598.35)</b>
<b>B. Cash flow from Investing Activities</b>		
Purchase of property, plant and equipment and intangible assets	(140.66)	(82.08)
Purchase of investments at amortised cost	-	(51.88)
Proceeds from sale of investments at amortised cost	-	150.00
Proceeds from sale of property, plant and equipment and intangible assets	0.35	0.90
Interest income received from investment at amortised cost	221.17	232.40
Increase in earmarked balances with banks	93.60	225.65
<b>Net cash flows from Investing Activities (B)</b>	<b>174.46</b>	<b>475.00</b>

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**For SAKTHI FINANCE LIMITED**

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**S. VENKATESH**  
Company Secretary  
M. No: FCS7012

<b>C. Cash flow from Financing Activities</b>		
Proceeds from issue of equity shares	-	2,500.00
Issue Expense of Debt Securities	(211.53)	(358.51)
Proceeds from borrowings through debt securities	13,474.41	11,681.70
Repayment of borrowings through debt securities	(16,059.38)	(9,081.08)
Proceeds from borrowings through Deposits	702.12	4,461.38
Repayment of borrowings through Deposits	(2,738.22)	(3,846.90)
Proceeds from borrowings other than debt securities	5,600.00	5,500.00
Repayment of borrowings other than debt securities	(3,870.19)	(4,580.66)
Proceeds from borrowings through subordinated liabilities	3,837.70	14,496.80
Repayment of borrowings through subordinated liabilities	(781.62)	(8,652.45)
(Increase) / decrease in loan repayable on demand	25.04	(494.37)
Lease liability paid	(152.62)	(146.75)
Dividend paid (including tax)	(388.24)	(602.78)
<b>Net cash flows from / (used in) Financing Activities (C)</b>	<b>(562.53)</b>	<b>10,876.37</b>
Net increase/(decrease) in cash and cash equivalents (A+B+C)	251.32	(2,246.98)
Cash and cash equivalents at the beginning of the year	1,112.79	3,359.77
<b>Cash and cash equivalents at the end of the year</b>	<b>1,364.11</b>	<b>1,112.79</b>
<b>Net cash provided by / (used in) Operating Activities includes:</b>		
Interest received	16,345.13	15,905.13
Interest paid	(9,179.69)	(10,070.99)
<b>Net cash provided by / (used in) Operating Activities</b>	<b>7,165.44</b>	<b>5,834.14</b>
<b>Components of cash and cash equivalents :</b>		
<b>Cash and cash equivalents at the end of the year:</b>		
i) Cash in hand	714.34	38.58
ii) Cheques on hand	540.37	977.21
iii) Balances with banks (of the nature of cash and cash equivalents)	109.40	97.00
<b>Total</b>	<b>1,364.11</b>	<b>1,112.79</b>

**Notes:**

- The above audited financial results have been prepared in accordance with the 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.
- The above audited financial results for the quarter and the year ended 31st March 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 30th June 2021.
- The financial results for the quarter and year ended 31st March 2021 have been audited by the Statutory Auditors of the Company.
- The Board of Directors have recommended an equity dividend of ₹ 0.60 per share (6% on the face value of ₹ 10 each) aggregating to ₹ 388.24 lakhs, which is subject to approval of members at the ensuing Annual General Meeting.
- The COVID19 pandemic has resulted in significant decrease in economic activities throughout the Country as well as Global. The Government of India and respective State Government announced a strict curfew and lockdown across the country to control the spread of virus. This had a consequential impact on the regular operations of the company. Further during March 2020, the Reserve Bank of India (RBI) also announced moratorium for the loans extended by the Company for the three months period falling due between March 2020 and May 2020 to all the eligible borrowers.

- The company has granted moratorium up to six months on the payment of instalments falling due between 1st March 2020 and 31st August 2020 to all the eligible borrowers based on the Board approved moratorium policy in line with the Reserve Bank of India ("RBI") guidelines issued on 27th March 2020 and 23rd May 2020 relating to 'COVID-19 - Regulatory Package' and RBI guidelines on EMI moratorium dated 17th April 2020.

Extension of such moratorium benefit to the borrowers as per the COVID-19 Regulatory package of the RBI by itself is not considered to result in significant increase in credit risk as per Ind AS 109 for stagewise classification of accounts. The Company continues to recognize interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due.

Management continues to monitor the evolving situation to determine the financial implications including in respect to Expected Credit Loss provisioning as on 31st March 2021. The Expected Credit Loss on Financial Assets has been provided on an estimated basis.

- The Company has not classified any accounts for which moratorium has been granted as Non-Performing assets (NPA) which were not declared as NPA till 31st August 2020 in view of Honourable Supreme Courts' Interim order dated 3rd September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR).
- In terms of RBI Circular No. RBI/2019-20 / 220 DOR.No.BP. BC.63/21.04.048/2019-20 dated 17th April 2020 on "COVID-19 Regulatory Package - Asset Classification and Provisioning", the company had ₹ 4,109 lakhs in SMA/overdue categories, where the moratorium/deferment was extended in terms of paragraph 2 and 3 out of the same, ₹ 478 lakhs were given the asset classification benefits for which an additional provision of ₹ 23.92 lakhs were made during the quarter March 2020 and ₹ 23.28 lakhs made during the quarter June 2020. The amount due in respect of such category of accounts is ₹ 3,296.50 lakhs as on 31st March 2021. Further, no provisions have been adjusted against any slippages during the respective and subsequent accounting periods.
- The Government of India, Ministry of Finance, vide its notification dated 23rd October 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether RBI moratorium was availed or not. The Company has lodged the claim of ₹ 237.75 lakhs with the Nodal officer, Nodal Cell for Ex-gratia, State Bank of India (only for use of DFS and Lending institutions) for reimbursement of the ex-gratia amount and the same has been received during the quarter ended March 2021.
- In terms of the requirement as per the RBI notification no. RBI/2019-2020/170 DOR(NBFC).CC.PD.No109/22.10.106/2019-20 date 13th March 2020 on implementation of Ind AS, 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 31st March 2021 and accordingly, there is no amount is required to be transferred to impairment reserve.
- The Company has filed prospectus on 25th June 2021 for Public Issue of Secured and Unsecured, Redeemable, Non-Convertible Debentures ("NCDs") up to ₹ 100 crore with an option to retain over-subscription up to ₹ 100 crore, aggregating ₹ 200 crore. The issue opened from 29th June 2021 and closing on 23rd July 2021.
- The Company's Secured, Redeemable, Non-Convertible Debentures ("NCDs") are secured by mortgage of identified immovable properties and charge on the specified hire purchase receivables of the Company with a cover of 100%/110% as per the terms of the issue.
- The Company had allotted 11,69,000, 8.25% Redeemable Cumulative Preference Shares of ₹ 100 each at par on a private placement basis during the quarter ended 31st March 2021. The Company had classified the same as sub-ordinated liabilities in accordance with Ind AS 32.

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For SAKTHI FINANCE LIMITED**

**S. VENKATESH**  
Company Secretary  
M. No: FCS7012

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

Type of Borrowers	Number of accounts where resolution plan has been implemented under this window	Exposure to such accounts before implementation of the plan (Amount in ₹ Lakhs)	Aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any including between invocation of the plan and implementation	Increase in provision on account of implementation of resolution plan (Amount in ₹ Lakhs)
Personal Loans	135	832.30	-	-	83.23
Corporate Loans	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>135</b>	<b>832.30</b>	<b>-</b>	<b>-</b>	<b>83.23</b>

15. The Company does not fall under the definition of large corporate as per SEBI Circular SEBI/HO/DDHS/CIR/P/2018/144 dated 26 November 2018 and as such furnishing of necessary disclosures do not arise.
16. The Code on Social Security 2020 ("the Code") has been enacted and the effective date from which changes are applicable and the rules thereunder is yet to be notified. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.
17. Till last year, the issue expenses relating to public issue of Non-Convertible Debentures was set off against security premium. In the current year, the amortised issue expenses are written off in the profit and loss account and in future, the same write off policy will continue.  
Had the company continued to follow the earlier accounting policy, the profit for the period would have been higher by ₹ 117.02 lakhs.
18. 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'.
19. The figures for the last quarter of the current year and of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter.
20. The figures for the previous year have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period presentation.

By Order of the Board  
For Sakthi Finance Limited

**M Balasubramaniam**  
Vice Chairman and Managing Director  
DIN : 00377053

30th June 2021  
Coimbatore-18

#### Annexure B

#### Disclosures in accordance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015

##### 1. Credit Rating

The Credit Rating as on 31st March 2021 is as follows:

Instrument	Credit Rating Agency	Credit Rating as on 31st March 2021	Previous Credit Rating
Secured, Redeemable, Non-Convertible Debentures	ICRA Limited	[ICRA] BBB (Stable)	[ICRA] BBB (Stable)

2. a. **Asset Cover available** : 1.18  
b. **Debt Equity Ratio** : 6.10

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FOR SAKTHI FINANCE LIMITED**

**S. VENKATESH**  
Company Secretary  
M. No: FCS7012

3. Previous due date and the actual date of payment of interest / repayment of principal for non-convertible debt securities for the period from 1st October 2020 to 31st March 2021 are given below:

**NCD Public Issue – 2019**

Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option I	INE302E07177	Interest	5.22	1st Nov 2020	2nd Nov2020
Option III	INE302E07193	Interest	4.90	1st Nov 2020	2nd Nov2020
Option VI	INE302E07227	Interest	16.21	1st Nov 2020	2nd Nov2020
Option IX	INE302E08027	Interest	18.15	1st Nov 2020	2nd Nov2020
Option I	INE302E07177	Interest	5.05	1st Dec 2020	1st Dec2020
Option III	INE302E07193	Interest	4.75	1st Dec 2020	1st Dec2020
Option VI	INE302E07227	Interest	15.69	1st Dec 2020	1st Dec2020
Option IX	INE302E08027	Interest	17.56	1st Dec 2020	1st Dec2020
Option I	INE302E07177	Interest	5.22	1st January 2021	2nd January 2021
Option III	INE302E07193	Interest	4.90	1st January 2021	2nd January 2021
Option VI	INE302E07227	Interest	16.21	1st January 2021	2nd January 2021
Option IX	INE302E08027	Interest	18.15	1st January 2021	2nd January 2021
Option I	INE302E07177	Interest	5.22	1st February 2021	1st February 2021
Option III	INE302E07193	Interest	4.90	1st February 2021	1st February 2021
Option VI	INE302E07227	Interest	16.21	1st February 2021	1st February 2021
Option IX	INE302E08027	Interest	18.15	1st February 2021	1st February 2021
Option I	INE302E07177	Interest	4.72	1st March 2021	1st March 2021
Option III	INE302E07193	Interest	4.43	1st March 2021	1st March 2021
Option VI	INE302E07227	Interest	14.64	1st March 2021	1st March 2021
Option IX	INE302E08027	Interest	16.39	1st March 2021	1st March 2021
Option I	INE302E07177	Interest	5.22	1st April 2021	3rd April 2021
Option III	INE302E07193	Interest	4.90	1st April 2021	3rd April 2021
Option IV	INE302E07201	Interest	27.19	31st March 2021	31st March 2021
Option VI	INE302E07227	Interest	16.21	1st April 2021	3rd April 2021
Option VII	INE302E07235	Interest	30.33	31st March 2021	31st March 2021
Option IX	INE302E08027	Interest	18.15	1st April 2021	3rd April 2021
Option X	INE302E08035	Interest	11.36	31st March 2021	31st March 2021

**NCD Public Issue – 2020**

Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option I	INE302E07250	Interest	14.09	1st Nov 2020	2nd Nov2020
Option III	INE302E07276	Interest	6.94	1st Nov 2020	2nd Nov2020
Option VI	INE302E07300	Interest	16.61	1st Nov 2020	2nd Nov2020
Option IX	INE302E08050	Interest	6.40	1st Nov 2020	2nd Nov2020
Option I	INE302E07250	Interest	12.76	1st Dec 2020	1st Dec 2020
Option III	INE302E07276	Interest	6.29	1st Dec 2020	1st Dec 2020
Option VI	INE302E07300	Interest	15.05	1st Dec 2020	1st Dec 2020
Option IX	INE302E08050	Interest	6.02	1st Dec 2020	1st Dec 2020
Option I	INE302E07250	Interest	13.64	1st Jan 2021	2nd Jan 2021
Option III	INE302E07276	Interest	6.72	1st Jan 2021	2nd Jan 2021
Option VI	INE302E07300	Interest	16.09	1st Jan 2021	2nd Jan 2021
Option IX	INE302E08050	Interest	6.43	1st Jan 2021	2nd Jan 2021
Option I	INE302E07250	Interest	13.64	1st Feb 2021	1st Feb 2021
Option III	INE302E07276	Interest	6.72	1st Feb 2021	1st Feb 2021
Option VI	INE302E07300	Interest	16.09	1st Feb 2021	1st Feb 2021
Option IX	INE302E08050	Interest	6.43	1st Feb 2021	1st Feb 2021
Option I	INE302E07250	Interest	12.32	1st March 2021	1st March 2021
Option III	INE302E07276	Interest	6.07	1st March 2021	1st March 2021
Option VI	INE302E07300	Interest	14.53	1st March 2021	1st March 2021
Option IX	INE302E08050	Interest	5.81	1st March 2021	1st March 2021
Option I	INE302E07250	Interest	13.64	1st April 2021	3rd April 2021
Option III	INE302E07276	Interest	6.72	1st April 2021	3rd April 2021
Option IV	INE302E07284	Annual Interest	12.71	31st March 2021	31st March 2021
Option VI	INE302E07300	Interest	16.09	1st April 2021	3rd April 2021
Option VII	INE302E07318	Annual Interest	22.93	31st March 2021	31st March 2021

Option IX	INE302E08050	Interest	6.43	1st April 2021	3rd April 2021
Option X	INE302E08068	Annual Interest	6.30	31st March 2021	31st March 2021

All interest on Non-Convertible Debentures due for payment during the half-year ended 31st March 2021 were paid on their respective due dates.

**Note:** Wherever variation of due date of payment and actual date of payment occurs is due to holiday.

4. Next due date for payment of interest / principal for non-convertible debt securities for the period from 1st April 2021 to 30th September 2021 are given below:

**NCD Public Issue - 2019**

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07177	Interest	1st May 2021	5.05
Option III	INE302E07193	Interest	1st May 2021	4.75
Option VI	INE302E07227	Interest	1st May 2021	15.69
Option IX	INE302E08027	Interest	1st May 2021	17.56
Option I	INE302E07177	Principal	15th May 2021	646.99
Option II	INE302E07185	Principal	15th May 2021	1344.40
Option I	INE302E07177	Interest	15th May 2021	2.36
Option II	INE302E07185	Interest	15th May 2021	278.29
Option III	INE302E07193	Interest	1st June 2021	4.90
Option VI	INE302E07227	Interest	1st June 2021	16.21
Option IX	INE302E08027	Interest	1st June 2021	18.15
Option III	INE302E07193	Interest	1st July 2021	4.75
Option VI	INE302E07227	Interest	1st July 2021	15.69
Option IX	INE302E08027	Interest	1st July 2021	17.56
Option III	INE302E07193	Interest	1st August 2021	4.90
Option VI	INE302E07227	Interest	1st August 2021	16.21
Option IX	INE302E08027	Interest	1st August 2021	18.15
Option III	INE302E07193	Interest	1st September 2021	4.90
Option VI	INE302E07227	Interest	1st September 2021	16.21
Option IX	INE302E08027	Interest	1st September 2021	18.15
Option III	INE302E07193	Interest	1st October 2021	4.75
Option VI	INE302E07227	Interest	1st October 2021	15.69
Option IX	INE302E08027	Interest	1st October 2021	17.56

**NCD Public Issue - 2020**

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07250	Interest	1st May 2021	14.09
Option III	INE302E07276	Interest	1st May 2021	6.94
Option VI	INE302E07300	Interest	1st May 2021	16.61
Option IX	INE302E08050	Interest	1st May 2021	6.64
Option I	INE302E07250	Interest	1st June 2021	12.76
Option III	INE302E07276	Interest	1st June 2021	6.29
Option VI	INE302E07300	Interest	1st June 2021	15.05
Option IX	INE302E08050	Interest	1st June 2021	6.02
Option I	INE302E07250	Interest	1st July 2021	13.20
Option III	INE302E07276	Interest	1st July 2021	6.51
Option VI	INE302E07300	Interest	1st July 2021	15.57
Option IX	INE302E08050	Interest	1st July 2021	6.22
Option I	INE302E07250	Interest	1st August 2021	13.64
Option III	INE302E07276	Interest	1st August 2021	6.72
Option VI	INE302E07300	Interest	1st August 2021	16.09
Option IX	INE302E08050	Interest	1st August 2021	6.43

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For SAKTHI FINANCE LIMITED**

Option I	INE302E07250	Interest	1st September 2021	13.64
Option III	INE302E07276	Interest	1st September 2021	6.72
Option VI	INE302E07300	Interest	1st September 2021	16.09
Option IX	INE302E08050	Interest	1st September 2021	6.43

Option I	INE302E07250	Interest	1st October 2021	13.20
Option III	INE302E07276	Interest	1st October 2021	6.51
Option VI	INE302E07300	Interest	1st October 2021	15.57
Option IX	INE302E08050	Interest	1st October 2021	6.22

5. **Outstanding redeemable preference shares** : Nil  
6. **Details of Debenture Redemption Reserve ("DRR")** are given below:

Series / Tranche	Amount of issue (₹ lakh)	DRR required to be created (₹ lakh)	DRR created up to 31.03.2021 (₹ lakh)	Funds invested for debentures maturing during the year (₹ lakh)
Public Issue 2019	11,770.00	As per the Companies (Share Capital and Debenture) Rules 2016 read with the Companies Act 2013, DRR is not required to be created for Public Issue of debentures by NBFCs (Listed) registered with RBI under Section 45IA of the RBI (Amendment) Act 1997.		Not Applicable
Public Issue 2020	10,286.31			

7. **Net worth** : ₹ 16,085.16 lakhs  
8. **Net profit after tax** : ₹ 925.79 lakhs  
9. **Earnings per share (Basic)** : ₹ 1.45

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**For SAKTHI FINANCE LIMITED**

**S. VENKATES**  
Company Secretary  
M. No: FCS701



**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** ("Debenture Trustee") hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations"), provided to us by **Sakthi Finance Limited** ("the Company") for the half year ended on March 31<sup>st</sup>, 2021.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For Catalyst Trusteeship Limited**

**Authorized Signatory**

Date: July 1, 2021.

**CERTIFIED TRUE COPY**  
For SAKTHI FINANCE LIMITED

**S. VENKATESH**  
Company Secretary

M. No: FCS7012

**CATALYST TRUSTEESHIP LIMITED** (FORMERLY COA TRUSTEESHIP LIMITED)

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Delhi Office: Office No. 810, 8th Floor, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001. Tel: +91 (11) 430 29103/02.  
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An ISO:9001 Company

