

Ref: Samfin/BSE/36/2021-22

November 11, 2021

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001.

Sub: Outcome of Board Meeting under Regulation 51(2) & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR”).

**Ref: ISIN: INE551U07084, INE551U07076, INE551U07126, INE551U07100, INE551U07167
Scrip Code: 959703, 959702, 960093, 959798, 973147**

Dear Sir/Madam,

With reference to above, we hereby inform that the Board of Directors of the Company at their Meeting held on Thursday, November 11, 2021 have inter alia approved the Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2021. Please find enclosed herewith the following:

- a) Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2021, along with the Limited Review Report issued by the Statutory Auditors.
- b) Disclosure pursuant to Regulation 52(4) of SEBI (LODR) Regulations, 2015.
- c) Statement indicating the utilisation of issue proceeds of Non-Convertible Debentures as per Regulation 52(7) of SEBI (LODR) Regulations, 2015 for quarter and half year ended September 30, 2021.

The Board Meeting commenced at 4.00 P.M. and concluded at 6.35 P.M. IST.

Kindly request you to take the same on record.

Thanking you,

Yours Faithfully,
For **SAMUNNATI FINANCIAL INTERMEDIATION & SERVICES PRIVATE LIMITED**

ANIL KUMAR
GOPALA
KRISHNA
SOMANAPALLI

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KRISHNA SOMANAPALLI
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Anil Kumar S G
Director & CEO
DIN: 01189011

Copy to:
Debenture Trustee- Catalyst Trusteeship Limited

Independent Auditor's Review Report on Unaudited Quarterly and Year to date Financial Results of Samunnati Financial Intermediation & Services Private Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors of **Samunnati Financial Intermediation & Services Private Limited**

We have reviewed the accompanying statement of unaudited financial results of Samunnati Financial Intermediation & Services Private Limited ('Company') for the quarter ended September 30, 2021 and the year to date financial results from April 01, 2021 to September 30, 2021, together with the notes thereon ('the Statement') being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Regulations'). This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. The procedures performed in a review are substantially less than those performed in an audit conducted in accordance with Standards on Auditing. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter Paragraph

We draw attention to Note 6 to the unaudited financial results about the uncertainties prevailing on the balance sheet date on the recoverability of the company's loans and advances on account of the COVID-19 impact. The estimates and assumptions made by management in determining the impairment provision required for these loans are subject to matters that are outside the control of the Company and hence actual results may vary from these estimates.

Our conclusion is not modified in respect of this matter.

Other Matters

The interim financial results of the Company for the half year ended September 30, 2020 and year ended March 31, 2021 have been reviewed/audited by the erstwhile statutory auditors, whose review reports/audit reports dated December 11, 2020 and July 29, 2021 respectively, expressed an unmodified conclusion/opinion on those interim financial results/audited annual financial results.

For **PKF Sridhar & Santhanam LLP**
Chartered Accountants
Firm Registration No. 003990S / S200018




Devi P
Partner
Membership Number: 223137
UDIN: 21223137AAAADQ9926
Place of signature: Chennai
Date: November 11, 2021

Samunnati Financial Intermediation & Services Private Limited

Regd Office: Baid Hi Tech Park, 8th Floor, No 129 B, East Coast Road, Thiruvanimiyur, Chennai-600041

CIN: U65990TN2014PTC096252 | www.samunnati.com

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Unaudited statement of financial results for the quarter and half year ended 30 September 2021

(All amounts are in Rs. Millions, unless stated otherwise)

	Particulars	Quarter ended	Half year ended		Year ended
		30-Sep-21	30-Sep-21	30-Sep-20	31-Mar-21
		Unaudited	Unaudited	Unaudited	Audited
	INCOME				
I	Revenue from Operations	437.90	790.08	698.60	1,603.86
II	Other Income	19.72	37.60	48.30	72.97
III	Total Income (I+II)	457.62	827.68	746.90	1,676.83
	IV EXPENSES				
	Finance costs	232.80	460.88	285.83	684.10
	Impairment on financial instruments	94.01	222.70	127.50	322.51
	Employee benefits expense	169.91	302.59	219.52	465.76
	Depreciation and amortisation	10.63	18.55	14.73	28.09
	Other expenses	50.41	77.56	69.54	173.60
	Total expenses	557.76	1,082.28	717.12	1,674.06
V	Profit before tax (III-IV)	(100.14)	(254.60)	29.78	2.77
VI	Tax expense:				
	(1) Current tax	-	-	30.62	(0.00)
	(2) Deferred tax	13.96	13.96	(23.96)	(0.96)
	Total tax expenses	13.96	13.96	6.66	(0.96)
VII	Profit for the period (V-VI)	(114.10)	(268.56)	23.12	3.73
VIII	Other Comprehensive Income				
	(i) Items that will not be reclassified to profit or loss:				
	Re-measurements of defined benefit plans	1.51	1.51	(1.36)	5.49
	(ii) Income tax relating to above	(0.38)	(0.38)	0.20	(1.38)
	Other Comprehensive Income / (loss)	1.13	1.13	(1.16)	4.11
IX	Total Comprehensive Income (after tax)	(112.97)	(267.43)	21.96	7.84
X	Earnings per equity share:				
	(1) Basic (in Rupees)	(313.06)	(741.09)	64.17	10.35
	(2) Diluted (in Rupees)	(313.06)	(741.09)	10.56	1.64
		Not annualised			Annualised
	Face value per share (in Rupees)	10.00	10.00	10.00	10.00



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Statement of unaudited standalone assets and liabilities for the half year ended 30 September 2021

(All amounts are in Rs. Millions, unless stated otherwise)

Particulars	As at	As at
	30 September 2021	31 March 2021
	Unaudited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	1,866.93	1,157.74
Bank balances other than above	325.64	523.55
Loans	10,031.94	9,676.19
Investments	1,824.61	1,156.14
Other financial assets	113.51	111.33
	14,162.63	12,624.95
Non-Financial Assets		
Current tax assets (Net)	115.63	58.42
Deferred tax assets (Net)	90.75	105.09
Property, plant and equipment	54.39	54.38
Right of use assets	15.68	11.22
Intangible assets under development	20.59	25.23
Other intangible assets	20.28	0.46
Other non-financial assets	47.56	28.02
	364.88	282.82
TOTAL ASSETS	14,527.51	12,907.77
LIABILITIES AND EQUITY		
Financial liabilities		
Debt securities	4,348.47	4,213.92
Borrowings (other than debt securities)	4,316.03	3,479.32
Other financial liabilities	121.33	44.89
	8,785.83	7,738.13
Non-financial liabilities		
Provisions	37.78	27.30
Other non-financial liabilities	16.61	16.75
	54.39	44.05
EQUITY		
Share capital	20.45	19.76
Other equity	5,666.84	5,105.83
	5,687.29	5,125.59
TOTAL LIABILITIES AND EQUITY	14,527.51	12,907.77



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Statement of Unaudited Standalone Cash Flows for the half year ended 30 September 2021		
<i>(All amounts are in Rs. Millions, unless stated otherwise)</i>		
	Half-year ended 30 September 2021	Year ended 31 March 2021
A. Operating activities		
Profit / (loss) before tax	(254.62)	2.78
<i>Adjustments for:</i>		
Depreciation and amortization	18.55	28.08
Employee stock option expenses	34.42	40.97
Gratuity and leave encashment expenses	14.77	7.62
Loss on sale of property, plant and equipment	0.02	0.74
Income from mutual funds	(6.84)	(4.00)
Income from debt funds	(7.60)	(9.65)
Impairment on financial instruments	169.52	23.59
Bad debts written off	53.20	298.92
Amortisation of origination costs of borrowings	25.46	22.59
	301.50	408.86
Cash generated from operations before working capital changes	46.88	411.64
Changes in working capital:		
Loans	(578.36)	(2,570.42)
Other financial assets	(2.00)	(4.91)
Other non-financial assets	(19.58)	2.88
Net movement in provisions	11.89	(4.11)
Other financial and non-financial liabilities	55.66	(40.57)
Cash used in operations	(485.51)	(2,205.49)
Income taxes paid (net of refunds)	(57.21)	(43.53)
Net cash (used in) operating activities (A)	(542.72)	(2,249.02)
B. Investing activities		
Purchase of property, plant and equipment and intangible assets	(39.13)	(12.21)
Proceeds from sale of property, plant and equipment	0.91	1.02
Movement in capital advances	(0.22)	1.98
Movement in deposits with banks and financial institutions	197.90	(259.51)
Purchase of investments	(230.77)	(376.04)
Proceeds from sale of investments	375.94	-
Interest income received on investments measured at amortised cost,	14.44	13.65
Net cash (used in) investing activities (B)	319.07	(631.11)
C. Financing activities		
Utilisation of securities premium	(18.92)	-
Proceeds from debt securities	1,242.88	3,143.37
Repayment of debt securities	(1,108.33)	(575.00)
Proceeds from other than debt securities	3,024.93	3,756.50
Repayment of other than debt securities	(2,207.72)	(3,471.02)
Net cash generated from financing activities (C)	932.84	2,853.85
Net (decrease)/ increase in cash and cash equivalents (A+B+C)	709.19	(26.28)
Cash and cash equivalents at the beginning of the year	1,157.74	1,184.02
Cash and cash equivalents at the end of the year	1,866.93	1,157.74
Components of cash and cash equivalents		
Cash and cash equivalents at the end of the year		
- Cash on hand	-	0.08
- Balances with banks in current accounts	1,866.93	1,157.66
Total	1,866.93	1,157.74



Samunnati Financial Intermediation & Services Private Limited

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Notes to Unaudited statement of financial results for the quarter and half-year ended 30 September 2021

- 1 Samunnati Financial Intermediation & Services Private Limited ('the Company') is an Non-Banking Financial Institution (NBFI) incorporated on 23 June 2014 and has its registered office at No: 129-B, 8th Floor, Baid Hi Tech Park, ECR, Thiruvanniyur, Chennai - 600041. The Company has received Certificate of Registration dated 25 February 2016 from the Reserve Bank of India to carry on the business of Non-Banking Financial Institution without accepting deposits. The Company is classified as Non-deposit taking systemically important NBFCs (NBFCs-ND-SI).
- 2 The above financial results have been reviewed by the audit committee and approved by the Board of Directors at their meeting held on 9 November 2021 and 11 November 2021 respectively. The above results have been subjected to limited review by the statutory auditors of the Company. The auditors have issued an unmodified review report.
- 3 The financial results has been prepared in accordance with Indian Accounting Standards "Ind AS" as notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with regulation 52 of the Securities Exchange Board of India ("SEBI"). (Listing Obligations and Disclosure Requirements) Regulations 2015. Any application guidance/ clarifications / directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued / applicable.
- 4 Other equity include Statutory Reserve as per Section 45IC of Reserve Bank of India Act, 1934, balance in securities premium, employees stock options outstanding reserve, capital redemption reserve, other comprehensive income and retained earnings.
- 5 The impact of COVID-19 on the economy continues to be uncertain and would be dependent upon future developments including various measures taken by the Government, Regulator, Responses of Businesses, Consumers etc. Hence, the extent to which COVID-19 pandemic will impact the Company's business, cash flows and financial results, is dependent on such future developments, which cannot be predicted with any degree of certainty.

Estimates and associated judgments / assumptions applied in preparation of these financial results including determining the impairment loss allowance and expected future cash inflows / outflows are based on a combination of historical experience and emerging / forward looking indicators resulting from the ongoing pandemic. In addition to these early indicators available, the Company has also used potential stress on the expected credit losses on loans and accordingly recognized an expected credit loss (including writeoffs) amounting to Rs. 222.72 million during the period. The impact assessment of COVID-19 is a continuing process given its uncertainty in nature and duration, this may have corresponding impact in the financial position. The Company will continue to monitor any material changes to the future economic conditions.
- 6 The Chief Operating Decision Maker ('CODM') reviews the operations at the Company level. The operations of the Company fall under 'financing activities' which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108, Operating Segments. The Company operates in a single geographical segment, i.e. domestic.
- 7 The underlying forecasts and assumptions applied by the Company in determination of ECL allowance are subject to uncertainties which are often outside the control of the Company and accordingly, actual results may differ from these estimates. Any potential excess/shortfall based on actual experience will be adjusted in the relevant period in future. The Company will continue to closely monitor the impact and any material changes in both the internal and external environments. The Company has been duly servicing its debt obligations. The Company's management believes that Capital Adequacy and Liquidity position remains strong and shall continue to be an area of focus.
- 8 In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC. PD No. 109/22.10.106/2019-20 dated 13 March 2020 on implementation of Indian accounting standards, Non-Banking Financial Companies (NBFCs) 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). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning) as at 30 September 2021 and accordingly, no amount is required to be transferred to impairment reserve.



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Notes to Unaudited statement of financial results for the quarter and half-year ended 30 September 2021

- 9 Disclosure as per RBI Notification RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated 1 January 2019 extended via RBI notification RBI/2019-20/160 DOR.No.BP.BC.34/21.04.048/2019-20 dated 11 February 2020 extended further via RBI Notification RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated 6 August 2020 - Micro, Small and Medium Enterprises (MSME) sector - Restructuring of Advances

Disclosure as per prescribed format for the year ended 30 September 2021:

No. of Accounts restructured	Amount
766 (17 Customers)	570.87

- 10 The Company has acquired 100% stake in Kamatan Farm Tech Private Limited ('KFTPL') through a share swap on 16 April 2021. Pursuant to the agreement the Company has issued 67,624 Compulsory Convertible Preference Shares ('CCPS') to the equity shareholders of KFTPL.
- 11 Company has availed the exemption provided under SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated 5 October 2021 as regard to disclosure for corresponding quarter results ending 30 September 2020 and 30 June 2021.
- 12 The Indian Parliament has approved the Code of Social Security 2020 which would impact the contribution by the Company towards Provident Fund and Gratuity. The draft rules for the same were released in November 2020 and the Government has invited suggestions from the stakeholders, and these are under the active consideration of the Ministry of Labour and Employment. The Government has now deferred the implementation of the Code, beyond 1 April 2021. The Company will assess the impact and its evaluation once the rules are notified and will make necessary provisions for the impact in the period in which the Code becomes effective and the related rules are published.
- 13 All outstanding Non-Convertible Debt Securities are secured by way of an exclusive charge on identified receivables of the Company with security cover ranging between 1 to 1.25 times of outstanding amount on such securities at any point in time.
- 14 Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the half year ended September 30, 2021 is included in Annexure 1.
- 15 The ISIN wise details of debentures are included in Annexure 2.
- 16 Previous period's / year's figures have been regrouped/ reclassified wherever necessary, to confirm with the current period presentation.

**For and on behalf of the board of directors of
Samunnati Financial Intermediation & Services Private Limited**

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Anil Kumar S G
Director & CEO
DIN : 01189011
Place : Chennai
Date : 11 November 2021

Samunnati Financial Intermediation & Services Private Limited
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Annexure 1:

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended September 30, 2021:			
Sr. No	Particulars	Ratios	
		Quarter ended September 30 2021	Half year ended September 30 2021
1	Debt-Equity Ratio ¹	1.53	1.53
2	Debt service coverage ratio ³	Not Applicable	Not Applicable
3	Interest service coverage ratio ³	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
5	Capital redemption reserve(₹ in Million) ³	0.07	0.07
	Debenture redemption reserve(₹ in Million) ³	Not Applicable	Not Applicable
6	Net worth (₹ in Million) ²	5,687.29	5,687.29
7	Net loss after tax (₹ in Million)	(112.97)	(267.45)
8	Earnings per equity share (not annualised):		
	(a) Basic(₹)	(313.06)	(741.09)
	(b) Diluted(₹)	(313.06)	(741.09)
9	Current ratio ²	Not Applicable	Not Applicable
10	Long term debt to working capital ³	Not Applicable	Not Applicable
11	Bad debts to Account receivable ratio ³	Not Applicable	Not Applicable
12	Current liability ratio ³	Not Applicable	Not Applicable
13	Total debts to total assets*	0.60	0.60
14	Debtors turnover ³	Not Applicable	Not Applicable
15	Inventory turnover ³	Not Applicable	Not Applicable
16	Operating margin ³	Not Applicable	Not Applicable
17	Net profit / loss margin"	(0.25)	(0.32)
18	Sector specific equivalent ratios: (₹ in Million)		
	(a) Gross NPA - Stage 3	509.2	509.2
	(b) Net NPA Stage 3	271.7	271.7
	(c) Capital to risk-weighted assets ratio**	43.04%	43.04%

Note:

- 1 Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Networth.
- 2 Networth is calculated as defined in section 2(57) of Companies Act 2013.
- 3 The Company is a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, hence these ratios are generally not applicable.
- * Total debts to total assets = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / total assets.
- " Net profit / loss margin= Net profit after tax / total income.
- ** Capital to risk-weighted assets ratio and Liquidity coverage ratio, are calculated as per the RBI guidelines



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ISIN wise break-up				
Description	ISIN	Previous Due Date for Payment of Interest / Part Principal	Whether Previous Interest Paid or not	Next Due Date for Payment of Interest / Part Principal
Catholic Syrian Bank	INE551U07076	17-Sep-21	Paid	18-Oct-21
DCB Bank	INE551U07084	20-Sep-21	Paid	19-Oct-21
Bank of India	INE551U07100	17-Jul-21	Paid	17-Jul-22
UTI International Wealth Creator	INE551U07126	25-Sep-21	Paid	25-Dec-21
Blue Orchard Microfinance Fund	INE551U07167	N/A	N/A	05-Oct-21
Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (FMO)	INE551U07068	12-Jun-21	Paid	12-Dec-21
Triodos SICAV II - Triodos Microfinance Fund	INE551U07043	24-Sep-21	Paid	24-Mar-22
Triodos Fair Share Fund	INE551U07043	24-Sep-21	Paid	24-Mar-22
Stichting Hivos Triodos Fund	INE551U07043	24-Sep-21	Paid	24-Mar-22
Masala Investments Sarl	INE551U07118	13-Aug-21	Paid	13-Feb-22
AAV Sarl	INE551U07118	13-Aug-21	Paid	13-Feb-22
Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (FMO)	INE551U07142	15-Jun-21	Paid	15-Dec-21
Triodos SICAV II - Triodos Microfinance Fund	INE551U07142	15-Jun-21	Paid	15-Dec-21
Triodos Fair Share Fund	INE551U07142	15-Jun-21	Paid	15-Dec-21
Stichting Juridisch Eigenaar ACTIAM Institutional Microfinance Fund III acting as legal owner of ACTIAM Financial Inclusion Fund	INE551U07159	30-Sep-21	Paid	30-Dec-21
DWM Income Funds S.C.A. SICAV SIF - The Trill Impact - DWM SDGs Credit Fund	INE551U07159	30-Sep-21	Paid	30-Dec-21
AAV Sarl	INE551U07175	N/A	N/A	15-Jan-22
Masala Investments Sarl	INE551U07175	N/A	N/A	15-Jan-22
Incofin CVSO	INE551U07183	N/A	N/A	06-Mar-22

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Ref: Samfin/BSE/37/2021-22

November 11, 2021

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Sub: Statement indicating the utilisation of issue proceeds as per Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 for the quarter and half year ended September 30, 2021

**Ref: ISIN: INE551U07084, INE551U07076, INE551U07126, INE551U07167, INE551U07100;
Scrip Code: 959703, 959702, 960093, 973147, 959798**

Dear Sir/Madam,

Pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby declare that the proceeds of all the debt issues listed on BSE Limited have been utilised for the purposes for which they were raised and that there is no deviation in the utilisation of their issue proceeds.

The statement indicating the aforesaid is attached as **Annexure A**.

Thanking you,
Yours faithfully,

For **SAMUNNATI FINANCIAL INTERMEDIATION & SERVICES PRIVATE LIMITED**

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Anil Kumar S G
Director & CEO
DIN: 01189011

Copy to:
Debenture Trustee- Catalyst Trusteeship Limited

Annexure A

Statement of Deviation or Variation

Name of listed entity					Samunnati Financial Intermediation & Services Private Limited	
Mode of fund raising (Public issue/ private placement)					Private Placement	
Type of instrument (Non-Convertible Preference Shares) / (Non-Convertible Redeemable Debentures/Non-Convertible Redeemable Preference Shares)					Non-Convertible Debentures	
Date of raising funds (Recent date of allotment of NCDs)					April 05, 2021	
Amount raised (INR Crores)					INR 40.00 Crores	
Amount utilised (INR Crores)					INR 40.00 Crores	
Report filed for the half year ended					September 30, 2021	
Is there a Deviation / Variation in use of funds raised?					No	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document? (Yes/ No)					No	
If yes, details of the approval so required?					NA	
Date of approval					NA	
Explanation for the Deviation / Variation					NA	
Comments of the audit committee after review					Nil	
Comments of the auditors, if any					Nil	
Objects for which funds have been raised and where there has been a deviation, in the following table					NA	
Original object	Modified object, if any	Original modification	Modified allocation, if any	Funds utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
NA						
<p>Deviation could mean:</p> <p>(a) Deviation in the objects or purposes for which the funds have been raised</p> <p>(b) Deviation in the amount of funds actually utilised as against what was originally disclosed.</p>						
<p>ANIL KUMAR GOPALA KRISHNA SOMANAPALLI</p> <p>Digitally signed by ANIL KUMAR GOPALA KRISHNA SOMANAPALLI Date: 2021.11.11 18:43:53 +05'30'</p>						
<p>Name of the Signatory: Anil Kumar S G</p> <p>Designation: Director & CEO</p> <p>DIN: 01189011</p>						

Ref: Samfin/BSE/38/2021-22

November 11, 2021

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Sub: Disclosure of nature and extent of security created for the listed Non-Convertible Debt Securities of the Company as per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2021.

**Ref: ISIN: INE551U07084, INE551U07076, INE551U07126, INE551U07100, INE551U07167
Scrp Code: 959703, 959702, 960093, 959798, 973147**

Dear Sir/Madam,

With reference to above, we hereby inform that, all the outstanding Non-Convertible Debt Securities are secured by way of an of an exclusive charge on identified receivables of the Company with security cover ranging between 1 to 1.25 times of outstanding amount on such securities at any point in time.

Kindly request you to take the same on record.

Thanking you,

Yours Faithfully,
For Samunnati Financial Intermediation & Services Private Limited

ANIL KUMAR
GOPALA
KRISHNA
SOMANAPALLI

Digitally signed by ANIL
KUMAR GOPALA
KRISHNA SOMANAPALLI
Date: 2021.11.11
19:25:58 +05'30'

Anil Kumar S G
Director & CEO
DIN: 01189011

Copy to:

Debenture Trustee – Catalyst Trusteeship Limited