

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

Dear Sir/Madam,

**Subject: Disclosure under Regulation 52(1) & 51(2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR”)**

**BSE Scrip Code: 958328**

**Ref: Letter No. Samfin/BSE/63/2022-23 dated November 04, 2022**

This has reference to our aforesaid intimation letter regarding Meeting of the Board of Directors to inter alia consider and approve the Unaudited Standalone Financial Statements of the Company along with Limited Review Report for the half year ended September 30, 2022.

In this regard, we wish to inform you that the Board of Directors of the Company had, at its Meeting held today (i.e. November 14, 2022), approved the aforesaid Financial Results.

Further to this, please find enclosed the following:

- a) Unaudited Standalone Financial Statements of the Company along with Limited Review Report for the half year ended September 30, 2022.
- b) Disclosure pursuant to Regulation 52(4) of SEBI (LODR) Regulations, 2015.
- c) Disclosure on the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities.

In accordance with Regulation 52(8) of LODR, the Company would be publishing the Unaudited Standalone Financial Statements for the half year ended September 30, 2022, in the Newspapers.

The Board Meeting commenced at 04:00 P.M and concluded at 06:45 P.M. IST.

Kindly request you to take the same on record.

Thanking you,

Yours faithfully,  
For **Samunnati Financial Intermediation & Services Private Limited**

**S Arun Kumar**  
**Company Secretary & Compliance Officer**

*Copy to:*  
*Debenture Trustee - Catalyst Trusteeship Limited*

**Samunnati Financial Intermediation  
& Services Pvt. Ltd.**

Regd. Office & Corporate Office:  
Baid Hi-Tech Park, 8th floor, No. 129-B,  
ECR Road, Thiruvanniyur, Chennai – 600041.

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CIN - U65990TN2014PTC096252

**Independent Auditor's Review Report on Unaudited Standalone Financial Results of Samunnati Financial Intermediation & Services Private Limited for the Quarter and Half Year ended September 30, 2022 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 standalone financial results of Samunnati Financial Intermediation & Services Private Limited ('Company') for the quarter and half year ended September 30, 2022, 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 which is the responsibility of the Company's Management and approved by the Company's Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India. 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 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### **Conclusion**

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone 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.



**PKF SRIDHAR & SANTHANAM LLP**  
*Chartered Accountants*

**Emphasis of Matter**

We draw attention to Note 5 to the unaudited standalone 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.

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



**V Kothandaraman**  
Partner  
Membership Number: 025973  
UDIN: 22025973BDCKAF1882

Place of signature: Chennai  
Date: November 14, 2022



**Samunnati Financial Intermediation & Services Private Limited**

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**Unaudited statement of standalone financial results for the quarter and half year ended 30 September 2022**

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

	Particulars	Quarter ended			Half year ended		Year ended
		30 Sep 22	30 Jun 22	30 Sep 21	30 Sep 22	30 Sep 21	31 Mar 22
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	<b>INCOME</b>						
I	Revenue from operations	479.34	536.64	437.90	1,015.98	790.08	1,692.46
II	Other income	34.8	33.16	19.72	67.96	37.60	82.46
III	<b>Total income (I+II)</b>	<b>514.14</b>	<b>569.80</b>	<b>457.62</b>	<b>1,083.94</b>	<b>827.68</b>	<b>1,774.92</b>
	<b>IV EXPENSES</b>						
	Finance costs	341.52	353.95	232.80	695.47	460.88	977.17
	Impairment on financial instruments	97.29	131.70	94.01	228.99	222.70	715.44
	Employee benefits expense	124.60	146.96	169.91	271.56	302.59	627.70
	Depreciation and amortisation	11.98	11.85	10.63	23.83	18.55	47.61
	Other expenses	73.41	62.92	50.41	136.33	77.56	223.00
	<b>Total expenses</b>	<b>648.80</b>	<b>707.38</b>	<b>557.76</b>	<b>1,356.18</b>	<b>1,082.28</b>	<b>2,590.92</b>
V	<b>Profit / (Loss) before tax (III-IV)</b>	<b>(134.66)</b>	<b>(137.58)</b>	<b>(100.14)</b>	<b>(272.24)</b>	<b>(254.60)</b>	<b>(816.00)</b>
VI	<b>Tax expense:</b>						
	(1) Current tax	-	1.26	-	1.26	-	-
	(2) Deferred tax	(42.74)	(33.96)	13.96	(76.70)	13.96	(149.81)
	<b>Total tax expenses</b>	<b>(42.74)</b>	<b>(32.70)</b>	<b>13.96</b>	<b>(75.44)</b>	<b>13.96</b>	<b>(149.81)</b>
VII	<b>Profit / (Loss) for the period (V-VI)</b>	<b>(91.92)</b>	<b>(104.88)</b>	<b>(114.10)</b>	<b>(196.80)</b>	<b>(268.56)</b>	<b>(666.19)</b>
VIII	<b>Other Comprehensive Income</b>						
	(i) Items that will not be reclassified to profit or loss:						
	Re-measurements of defined benefit plans	(3.70)	2.41	1.51	(1.29)	1.51	2.45
	(ii) Income tax relating to above	0.93	(0.61)	(0.38)	0.32	(0.38)	(0.38)
	<b>Other Comprehensive Income / (loss)</b>	<b>(2.77)</b>	<b>1.80</b>	<b>1.13</b>	<b>(0.97)</b>	<b>1.13</b>	<b>2.07</b>
IX	<b>Total Comprehensive Income</b>	<b>(94.69)</b>	<b>(103.08)</b>	<b>(112.97)</b>	<b>(197.77)</b>	<b>(267.43)</b>	<b>(664.12)</b>
X	<b>Earnings per equity share:</b>						
	(1) Basic (in Rupees)	(255.09)	(291.06)	(313.06)	(546.15)	(741.09)	(1,846.11)
	(2) Diluted (in Rupees)	(255.09)	(291.06)	(313.06)	(546.15)	(741.09)	(1,846.11)
		Not annualised					Annualised
	Face value per share (in Rupees)	10.00	10.00	10.00	10.00	10.00	10.00



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**Statement of unaudited standalone assets and liabilities as at 30 September 2022**

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

Particulars	As at 30 September 2022	As at 31 March 2022
	Unaudited	Audited
<b>ASSETS</b>		
<b>Financial Assets</b>		
Cash and cash equivalents	2,097.63	990.48
Bank balances other than above	206.58	221.45
Loans	10,886.10	12,481.26
Investments	1,716.79	1,811.11
Other financial assets	65.22	81.74
	<b>14,972.32</b>	<b>15,586.04</b>
<b>Non-Financial Assets</b>		
Current tax assets (Net)	231.49	175.89
Deferred tax assets (Net)	322.24	245.22
Property, plant and equipment	50.76	59.97
Right of use assets	20.00	12.37
Other intangible assets	31.40	24.76
Intangible assets under development	18.70	27.68
Other non-financial assets	42.95	37.63
	<b>717.54</b>	<b>583.52</b>
<b>TOTAL ASSETS</b>	<b>15,689.86</b>	<b>16,169.56</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Financial liabilities</b>		
Trade payables :		
total outstanding dues of micro enterprises and small enterprises	0.00	0.67
total outstanding dues of creditors other than micro enterprises and small enterprises	39.04	45.45
Debt securities	5,567.80	5,301.33
Borrowings (other than debt securities)	4,804.95	5,326.48
Other financial liabilities	56.38	90.93
	<b>10,468.17</b>	<b>10,764.86</b>
<b>Non-financial liabilities</b>		
Provisions	32.08	34.43
Other non-financial liabilities	14.01	26.73
	<b>46.09</b>	<b>61.16</b>
<b>EQUITY</b>		
Share capital	20.45	20.45
Other equity	5,155.15	5,323.09
	<b>5,175.60</b>	<b>5,343.54</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>15,689.86</b>	<b>16,169.56</b>



<b>Samunnati Financial Intermediation &amp; Services Private Limited</b>		
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<b>Statement of unaudited standalone cash flows for the half year ended 30 September 2022</b>		
<i>(All amounts are in Rs. Millions, unless stated otherwise)</i>		
	<b>Half year Ended</b>	
	<b>30 Sep 22</b>	<b>30 Sep 21</b>
<b>A. Operating activities</b>		
<b>Profit / (loss) before tax</b>	<b>(272.24)</b>	<b>(254.60)</b>
<i>Adjustments for:</i>		
Depreciation and amortization	23.83	18.55
Employee stock option expenses	29.83	34.42
Gratuity and leave encashment expenses	8.46	14.77
Loss on sale of property, plant and equipment	(0.90)	0.02
Income from mutual funds	(14.37)	(6.85)
Income from debt funds	(1.31)	(7.60)
Impairment on financial instruments	33.34	169.51
Bad debts written off	195.65	53.20
Amortisation of origination costs of borrowings	99.35	25.46
	<b>373.88</b>	<b>301.48</b>
<b>Cash generated from operations before working capital changes</b>	<b>101.64</b>	<b>46.88</b>
<b>Changes in working capital:</b>		
Loans	1,366.17	(578.35)
Other financial assets	16.52	(2.00)
Other non-financial assets	(5.32)	(19.58)
Net movement in provisions	(12.10)	11.89
Trade Payables	(7.08)	(16.09)
Other financial and non-financial liabilities	(47.27)	71.90
<b>Cash used in operations</b>	<b>1,412.56</b>	<b>(485.35)</b>
Income taxes paid (net of refunds)	(56.86)	(57.21)
<b>Net cash (used in) operating activities (A)</b>	<b>1,355.70</b>	<b>(542.56)</b>
<b>B. Investing activities</b>		
Purchase of property, plant and equipment and intangible assets	(13.75)	(34.94)
Proceeds from sale of property, plant and equipment	1.71	0.91
Movement in capital advances	-	(0.22)
Movement in deposits with banks and financial institutions	14.87	197.90
Purchase of investments	(9,859.01)	(216.32)
Proceeds from sale of investments	9,969.01	375.94
<b>Net cash (used in) investing activities (B)</b>	<b>112.83</b>	<b>323.27</b>
<b>C. Financing activities</b>		
Utilisation of securities premium	-	(18.92)
Proceeds from debt securities	585.00	1,242.88
Repayment of debt securities	(318.53)	(1,108.33)
Lease rental paid	(6.01)	(3.24)
Interest expense on lease liability	(0.96)	(0.97)
Proceeds from other than debt securities	1,976.64	3,024.93
Repayment of other than debt securities	(2,597.52)	(2,207.72)
<b>Net cash generated from financing activities (C)</b>	<b>(361.38)</b>	<b>928.63</b>
<b>Net (decrease)/ increase in cash and cash equivalents (A+B+C)</b>	<b>1,107.15</b>	<b>709.34</b>
Cash and cash equivalents at the beginning of the period	990.48	1,157.74
<b>Cash and cash equivalents at the end of the period</b>	<b>2,097.63</b>	<b>1,867.08</b>
<b>Components of cash and cash equivalents</b>		
Cash and cash equivalents at the end of the period		
- Balances with banks in current accounts	289.14	616.98
-in deposit account (with original maturity up to 3 months)	1,808.49	1,250.10
<b>Total</b>	<b>2,097.63</b>	<b>1,867.08</b>



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**Notes to unaudited statement of financial results for the quarter and half year ended 30 September 2022**

- 1 Samunnati Financial Intermediation & Services Private Limited ('the Company') is a 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 standalone financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 14 November 2022. The above results have been subjected to limited review by the statutory auditors of the Company. The auditors have issued an unmodified report.
- 3 The standalone 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 451C 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. 228.99 million during the half year ended September 30, 2022. 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 2022 and accordingly, no amount is required to be transferred to impairment reserve.



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- 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 quarter ended 30 September 2022:**

<b>No. of Accounts restructured</b>	<b>Amount (In Rs.millions)</b>
27 (16 Customers)	478.06

- 11 The Company has issued Compulsorily Convertible Preference Shares (CCPS) amounting to Rs. 800 million to Teachers Insurance and Annuity Association of America, Elevar I-IV AIF and Accel India V (Mauritius) Ltd. on October 13, 2022. This Pre-Series E funding will be utilized by the Company towards expansion of its business.
- 12 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended September 30, 2022 is included in Annexure 1.
- 15 RBI vide circular dated 12 November 2021 - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications, notification RBI/2021 2022/125) DOR.STR.REC.68/21.04.048/2021-22 (IRACP) has clarified /harmonised certain aspects of the regulatory guidelines with a view to ensuring uniformity in the implementation of IRACP norms; across all lending institutions. The Company will comply with the norms or changes for regulatory reporting w.e.f 01 October 2022 as per extended timelines provided by RBI vide circular dated 15 February 2022. Such clarification / harmonisation has no impact on the results for the half year ended 30 September 2022 as the Company continues to prepare the financial results in accordance with the applicable IND AS guidelines.
- 16 Details of loans transferred / acquired during the half year ended 30 September 2022 under the RBI Master Direction on Transfer of Loan Exposures dated 24 September 2021 are given below:  
i.The Company has not transferred loans not in default through Direct assignment.  
ii.The Company has not transferred any non-performing assets (NPAs).  
iii.The Company has not acquired any loans through assignment.  
iv.The Company has not acquired any stressed loan.
- 17 The ISIN wise details of debentures are included in Annexure 2.
- 18 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**

**Anil Kumar S G****Director & CEO**

DIN : 01189011

Place : Chennai

Date : 14 November 2022





<b>Samunnati Financial Intermediation &amp; Services Private Limited</b>
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**Annexure 1:**

<b>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 30 September 2022:</b>							
Sr. No	Particulars	Ratios					
		Quarter ended			Half year ended		Year ended
		30 Sep 22	30 Jun 22	30 Sep 21	30 Sep 22	30 Sep 21	31 Mar 22
1	Debt-Equity Ratio <sup>1</sup>	2.00	2.01	1.53	2.00	1.53	1.99
2	Debt service coverage ratio <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
3	Interest service coverage ratio <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil	Nil	Nil
5	Capital redemption reserve(₹ in Million) <sup>3</sup>	0.07	0.07	0.07	0.07	0.07	0.07
	Debenture redemption reserve <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6	Net worth (₹ in Million) <sup>2</sup>	5,175.60	5,251.26	5,687.29	5,175.60	5,687.29	5,343.54
7	Net loss after tax (₹ in Million)	(91.92)	(104.88)	(114.10)	(196.80)	(268.56)	(666.19)
8	Earnings per equity share (not annualised):						
	(a) Basic(₹)	(255.09)	(291.06)	(313.06)	(546.15)	(741.09)	(1,846.11)
	(b) Diluted(₹)	(255.09)	(291.06)	(313.06)	(546.15)	(741.09)	(1,846.11)
9	Current ratio <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
10	Long term debt to working capital <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
11	Bad debts to Account receivable ratio <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
12	Current liability ratio <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
13	Total debts to total assets*	0.66	0.66	0.60	0.66	0.60	0.66
14	Debtors turnover <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
15	Inventory turnover <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Operating margin <sup>3</sup>	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Net profit / loss margin"	(0.18)	(0.18)	(0.25)	(0.18)	(0.32)	(0.38)
18	Sector specific equivalent ratios:						
	(a) Gross NPA % @	6.70%	5.57%	4.91%	6.70%	4.91%	3.69%
	(b) Net NPA % #	4.78%	3.22%	2.70%	4.78%	2.70%	1.38%
	(c) Capital to risk-weighted assets ratio**	24.68%	20.36%	43.04%	24.68%	43.04%	20.43%

**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.
- @ Gross NPA (%) = Gross Loans EAD /Gross Total Loans EAD. Exposure at default (EAD) includes Loan Balance and interest thereon. Gross loans refers to loans balances overdue above 90 days.
- # Net NPA (%) = (Gross Loans EAD - Impairment loss allowance) / (Gross Total Loans EAD - Impairment loss allowance).
- \*\* Capital to risk-weighted assets ratio is calculated as per the RBI guidelines.



**Samunnati Financial Intermediation & Services Private Limited**

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

CIN: U65990TN2014PTC096252 | www.samunnati.com

Tel: +91 44 66762400 | Email:secretarial@samunnati.com

**Annexure - 2****ISIN wise break-up as on 30 September 2022**

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
CSB Bank	INE551U07076	19-Sep-22	Paid	17-Oct-22
DCB Bank	INE551U07084	19-Sep-22	Paid	19-Oct-22
Bank of India	INE551U07100	17-Jul-22	Paid	17-Jul-23
UTI International Wealth Creator	INE551U07126	25-Sep-22	Paid	25-Dec-22
Blue Orchard Microfinance Fund	INE551U07167	05-Apr-22	Paid	05-Oct-22
Covid -19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF	INE551U07209	44788	Paid	15-Feb-23
Microfinance Initiative for Asia Debt Fund	INE551U07209	44788	Paid	15-Feb-23
Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (FMO)	INE551U07068	15-Jun-22	Paid	15-Dec-22
Triodos SICAV II - Triodos Microfinance Fund	INE551U07043	24-Sep-22	Paid	24-Mar-23
Triodos Fair Share Fund	INE551U07043	24-Sep-22	Paid	24-Mar-23
Stichting Hivos Triodos Fund	INE551U07043	24-Sep-22	Paid	24-Mar-23
Masala Investments Sarl	INE551U07118	13-Aug-22	Paid	13-Feb-23
AAV Sarl	INE551U07118	13-Aug-22	Paid	13-Feb-23
Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. (FMO)	INE551U07142	15-Jun-22	Paid	15-Dec-22
Triodos SICAV II - Triodos Microfinance Fund	INE551U07142	15-Jun-22	Paid	15-Dec-22
Triodos Fair Share Fund	INE551U07142	15-Jun-22	Paid	15-Dec-22
Stichting Juridisch Eigenaar ACTIAM Institutional Microfinance Fund III acting as legal owner of ACTIAM Financial Inclusion Fund	INE551U07159	30-Sep-22	Paid	30-Dec-22
DWM Income Funds S.C.A. SICAV SIF - The Trill Impact - DWM SDGs Credit Fund	INE551U07159	30-Sep-22	Paid	30-Dec-22
AAV Sarl	INE551U07175	15-Jul-22	Paid	15-Jan-23
Masala Investments Sarl	INE551U07175	15-Jul-22	Paid	15-Jan-23
Incofin CVSO	INE551U07183	06-Sep-22	Paid	06-Mar-23
Vivriti India Impact Bond Fund	INE551U07191	25-Jul-22	Paid	25-Jan-23
AAV S.A.R.L	INE551U07175	N/A	N/A	02-Feb-23
MASALA INVESTMENTS S.A.R.L.	INE551U07175	N/A	N/A	02-Feb-23



Ref: Samfin/BSE/65/2022-23

November 14, 2022

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

Dear Sir/Madam,

**Sub: Disclosure under Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2022**

**BSE Scrip Code: 958328**

**Ref: Letter No. Samfin/BSE/63/2022-23 dated November 04, 2022**

With reference to above, we hereby inform that, all the 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.

Kindly request you to take the same on record.

Thanking you,

Yours faithfully,

For **Samunnati Financial Intermediation & Services Private Limited**

**S Arun Kumar**  
**Company Secretary & Compliance Officer**

*Copy to:*  
*Debenture Trustee - Catalyst Trusteeship Limited*

**Samunnati Financial Intermediation  
& Services Pvt. Ltd.**

Regd. Office & Corporate Office:  
Baid Hi-Tech Park, 8th floor, No. 129-B,  
ECR Road, Thiruvanniyur, Chennai – 600041.

P +91-044-66762400  
E info@samunnati.com  
W www.samunnati.com

CIN - U65990TN2014PTC096252

Ref: Samfin/BSE/62/2022-23

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

Dear Sir/Madam,

**Sub: Statement indicating the utilisation of issue proceeds as per Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 as on September 30, 2022**

**Ref: ISIN: INE551U07084, INE551U07076, INE551U07126, INE551U07167, INE551U07100, INE551U07209**

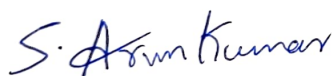
**Scrip Code: 959703, 959702, 960093, 973147, 959798, 973790**

With reference to the above subject, 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 same for the quarter ended September 30, 2022, is attached as **Annexure A**.

Thanking you,  
Yours faithfully,

**For Samunnati Financial Intermediation & Services Private Limited**



**S Arun Kumar**  
Company Secretary & Compliance Officer



Copy to:  
*Debenture Trustee- Catalyst Trusteeship Limited*

**Samunnati Financial Intermediation  
& Services Pvt. Ltd.**



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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)	Not Applicable						
Type of Instrument - Non-Convertible Debenture/ Non-Convertible Redeemable Preference Shares	Non-Convertible Debentures						
Date of raising funds (Recent date of allotment of NCDs)	No fresh listed NCDs were allotted during the quarter ended September 30, 2022.						
Amount raised (INR Crores)	NA						
Amount utilised (INR Crores)	NA						
Report filed for the Quarter ended	September 30, 2022						
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	NA						
Comments of the auditors, if any	NA						
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							
Deviation could mean:							
(a) Deviation in the objects or purposes for which the funds have been raised							
(b) Deviation in the amount of funds actually utilised as against what was originally disclosed.							
							
Name of the Signatory: S Arun Kumar							
Designation: Company Secretary & Compliance Officer							

**Samunnati Financial Intermediation & Services Pvt. Ltd.**

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