

No. CTL/DEB/20-21/Noting Certificate/573

June 26, 2020

To Whomsoever It May Concern,

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 the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Sonata Finance Private Limited** (“**the Company**”) for the Half year ended March 31, 2020.

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

For CATALYST TRUSTEESHIP LIMITED



Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company



Independent Auditor's Report On the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
SONATA Finance Private Limited

Report on the audit of the Financial Results**Opinion**

We have audited the accompanying statement of financial results of SONATA Finance Private Limited (the "Company") for the year March 31, 2020 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 7 of the Ind AS financial results, which describes the economic and social disruption as a result of the COVID-19 pandemic of the Company's business and financial metrics, including the Company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic. Our opinion is not modified in respect of this matter.



Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Further, we report that the figures for the half year ended March 31, 2020 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2020 and the published unaudited figures for the half year ended September 30, 2019, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004



per Amit Kabra

Partner

Membership No.: 094533

UDIN: 20094533AAAADZ8451

Place of Signature: Gurgaon

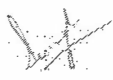
Date: June 26, 2020



Sonata Finance Private Limited				
PROFIT AND LOSS STATEMENT FOR THE FINANCIAL YEAR ENDED MARCH 31, 2020				
(INR in Lakhs)				
Particulars	Half year ended	Half year	Year ended	Year ended
	31.03.2020	ended	31.03.2020	31.03.2019
	Unaudited	Unaudited	Audited	Audited
Revenue from operations				
i) Interest income	14,776.30	13,689.27	29,572.30	27,934.51
ii) Fees and commission income	1,313.14	824.36	1,895.45	1,292.26
iii) Net gain on derecognition of financial instrument	973.40	668.88	1,487.15	668.88
Total revenue from operations	17,062.84	15,182.51	32,954.90	29,895.64
II Other income	982.23	1,009.06	1,933.46	2,126.15
III Total income (I + II)	18,045.07	16,191.57	34,888.36	32,023.80
Expenses				
i) Finance cost	7,826.94	7,689.07	15,589.74	15,555.36
ii) Impairment of financial assets	6,618.47	1,207.05	8,368.16	3,607.42
iii) Employee benefit expenses	3,165.55	2,952.02	6,419.61	5,921.41
iv) Depreciation and amortization expense	88.45	72.77	161.90	133.16
v) Other expenses	1,075.23	952.83	2,355.13	1,895.23
IV Total expenses	18,774.64	12,873.75	32,894.44	27,112.57
V Profit before tax (III-IV)	-729.57	3,317.82	1,993.92	4,911.23
VI Tax expense:				
Current tax	1,378.97	298.55	1,843.61	570.83
Less : Minimum alternate tax transferred to MAT credit entitlement account)	464.54	-298.55	-	-670.83
Deferred tax credit	-2,049.60	1,079.98	-1,258.75	1,612.24
Income tax expense	-206.09	1,079.98	584.76	1,612.24
VII Profit for the period (V-VI)	-523.48	2,237.84	1,409.16	3,298.99
VIII Other comprehensive income (OCI)				
A) i) Items that will not be reclassified subsequently to profit or loss				
- Re-measurement gains/(losses) on defined benefit plans	7.79	157.76	15.45	227.99
(ii) Income tax relating to the above items				-79.67
Subtotal (A)	7.79	157.76	15.45	148.32
B) i) Items that will be reclassified to profit or loss				
(ii) Income tax relating to the above items				
Subtotal (B)				
Other Comprehensive Income (A+B)	7.79	157.76	15.45	148.32
Total Comprehensive Income for the period (VII+VIII)	-515.69	2,395.60	1,424.61	3,447.30
X Earnings per equity share (face value of Rs. 10/-)#				
Basic	-2.83	10.05	5.75	15.64
Diluted	-2.62	9.54	5.42	14.57

Prepared on behalf of the Board of Directors of Sonata Finance Private Limited


 Anand Kumar Singh
 Managing Director
 DIN: 00173413


 Akhilesh Kumar Singh
 (Chief Financial Officer)

 Place: Lucknow
 Date: June 26, 2020



SONATA FINANCE PVT. LTD.

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C.I. No.: U65921UP1995PTC035286

NBFC MFI Regn. No.: B-12.00445

With the gradual relaxation of lockdown rules thereafter, our employees were able to meet and collect from those borrowers willing to repay, due to minimal impact of the lockdown on them. As observed since the resumption of operations, the management is confident that collections will continue to improve, albeit likely to be at a lower level than earlier. In addition, management has considered various stimulus packages announced by the Government of India which will directly or indirectly benefit NBFC-MFI, current status /outcomes of discussions with the Company's lenders to seek/extend moratorium and various other financial support from other banks and financial institutions in determining the Company's liquidity position over the next 12 months from the end of the reporting period. Based on the foregoing and necessary stress tests considering various scenarios, management believes that the Company will be able to fulfil its obligations as and when these become due in the foreseeable future.

8. Figures for the previous periods have been regrouped and reclassified to conform the classification of the current period, where necessary.
9. The figures for the half year ended March 31, 2020 are the balancing figures between audited figure for the financial year ended March 31, 2020 and the published figure for the half year ended September 30, 2019 which were subject to limited review by the statutory Auditors.

For and on behalf of the Board of Directors of Sonata Finance Private Limited



Anup Kumar Singh
(Managing Director)

DIN: 0017341

Date: June 26, 2020

Place: Lucknow

Akhilesh Kumar Singh
(Chief Financial Officer)



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The Company has major proportion of its borrowers and Asset under management (AUM) in rural geographies, where the impact of COVID-19 has been relatively lower so far compared to urban geographies. Additionally, the government has announced a series of relief measures for rural India, which will further support rural borrowers' repayment capacity.

7(ii). As discussed in Note 7(i) above, the COVID -19 pandemic has impacted the Company's regular operations including lending and collection activities, consequently impacting the carrying value of the financial assets, financial position and performance of the Company.

Further, pursuant to the Reserve Bank of India circulars dated March 27, 2020 and May 23, 2020 allowing lending institutions to offer moratorium to borrowers on payment of instalments falling due between March 1, 2020 and August 31, 2020. The Company has extended/will be extending moratorium to its borrowers in accordance with it's Board approved policy.

In Management's view, providing moratorium to borrowers at a mass scale based on RBI directives, by itself is not considered to result in a significant increase in credit risk ('SICR') for such borrowers. Accordingly, considering the unique and widespread impact of COVID-19 pandemic, the Company has estimated and recorded a management overlay allowance in its provision for expected credit loss, based on information available at this point in time to reflect, among others things, the deterioration in macroeconomic factors. The Company has recorded a total provision for expected credit loss of Rs. 6535.70 lakhs as at March 31, 2020. Given the dynamic nature of the pandemic situation, these estimates are based on early indicators, subject to uncertainty and may be affected by the severity and duration of the pandemic and the actual impact of the pandemic, including government and regulatory measures, on the business and financial metrics of the Company (including credit losses) could be different from that estimated by the Company.

7(iii) In view of the matters mentioned in notes 7 (i) & (ii) above, the Company has assessed the impact of COVID-19 pandemic on its liquidity and ability to fulfil its obligations as and when they are due and has evaluated the asset-liability maturity (ALM) pattern in various time buckets as prescribed under the guidelines issued by the RBI. Pursuant to the orders issued by the Ministry of Home Affairs on April 15, 2020 allowing microfinance companies to operate in specified areas, the Company resumed operations in those specified areas from May 04, 2020, by complying with the regulatory guidelines on the businesses, social distancing etc.



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6. As required by paragraph 32 of IND AS 101, reconciliation of financial results to those reported under previous GAAP is summarised as follows:

	INR in Lakhs
	Year ended March 31, 2019
Reconciliation of the financial results as per previous GAAP	
Profit after tax as per previous GAAP	1,876.69
Increase / decrease in profit due to :	
Expected credit loss on financial assets (release)	1,760.31
Effective interest rate impact on financial assets	31.88
Effective interest rate impact on financial liabilities	100.50
Fair valuation of stock option granted to employees	-151.62
Others	481.00
Tax impact on above adjustments	-651.46
Profit after tax as per IND AS	3,298.99
Other Comprehensive income as per IND AS	148.32

	March 31, 2019
Reconciliation of equity	
Equity as reported under previous GAAP	27,489.59
Expected credit loss on financial assets (release)	-1,950.57
Effective interest rate impact on financial assets	-685.34
Effective interest rate impact on financial liabilities	410.83
Reclassification of convertible preference shares into borrowings	-7,500.00
Others	481.51
Tax impact on above adjustments	-61.00
Equity as reported under IND AS	18,185.02

- 7(i) The Novel Coronavirus (COVID-19) pandemic (declared as such by the World Health Organisation on March 11, 2020), has contributed to a significant decline and volatility in global and Indian markets, and a significant decrease in economic activity. On March 24, 2020, the Government of India announced a nation-wide lockdown till April 14, 2020, which was extended till May 31, 2020 through subsequent announcements, to contain the spread of the virus. This has led to significant disruptions and dislocations for individuals and businesses, impacting Company's regular operations including lending and collection activities due to inability of employees to physically reach the borrowers.



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Notes to Accounts:

1. The above financial results of Sonata Finance Private Limited ("the Company") for the financial year ended March 31, 2020 which have been prepared in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016, have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 26, 2020.
2. The financial results of the company have been prepared in accordance with Indian Accounting standard (IndAS) as per the Companies (Indian Accounting standards) Rules, 2015 (as amended from time to time) and notified under section 133 of the companies Act ("the Act")
3. The company operates in a single business segment i.e. lending to members, having similar risks and returns for the purpose of Ind AS 108 "Operating Segments", the Company operates in a single geographical segment i.e. domestic.
4. The company has adopted Indian Accounting standard ('IndAS') notified under section 133 of the companies Act 2013 ("the Act") read with the companies (Indian Accounting standard) Rules, 2015 from April 1, 2019 and the effective date of such transition is April 1, 2018. Such transition has been carried out from the erstwhile Accounting standard notified under the Act, read with relevant rules issued thereunder and the guidelines issued by the Reserve Bank of India ('RBI') (Collectively referred to as "the previous GAAP"). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2018 and the corresponding figures presented in these results have been restated/reclassified.
5. Effective April 01, 2019, the Company has adopted Ind AS 116 "Leases" and applied the standard to lease arrangements existing on the date of initial application using the modified retrospective approach with right-to-use asset recognized at an amount equal to the lease liability on the date of initial application. The application of the standard did not have any significant impact on the financial results for the financial year ended March 31, 2020.



Sonata Finance Private Limited

STATEMENT OF ASSET AND LIABILITY AS ON MARCH 31, 2020

(INR in Lakhs)

Particulars	As at 31.03.2020 (Audited)	As at 31.03.2019 (Audited)
I ASSETS		
1 Financial assets		
a) Cash and Cash equivalents	7,306.47	18,802.44
b) Bank Balances other than included in (a) above	1,388.82	387.41
c) Loans	1,29,098.72	1,16,147.21
e) Investments	19.00	15.97
d) Other Financial Assets	13,849.92	12,236.56
	1,51,662.93	1,47,589.60
2 Non-financial assets		
a) Current Tax Assets (net)	32.12	485.04
b) Deferred Tax Assets (net)	2,896.04	1,966.06
c) Property, plant and equipment	215.82	169.13
d) Other intangible assets	31.54	44.75
e) Other non-financial assets	319.58	103.61
	3,495.10	2,768.59
Total assets	1,55,158.03	1,50,358.19
II LIABILITIES AND EQUITY		
Liabilities		
1 Financial liabilities		
a) Derivative financial instruments	-	-
b) Debt securities	36,112.23	58,433.75
c) Borrowings (other than debt securities)	75,874.07	59,367.86
d) Subordinated liabilities	8,900.00	8,900.00
e) Other financial liabilities	5,345.16	4,642.69
	1,26,231.46	1,31,344.30
2 Non-financial liabilities		
a) Provisions	1,459.75	629.14
b) Other non-financial liabilities	198.00	199.72
	1,657.75	828.86
Total liabilities	1,27,889.21	1,32,173.16
Equity		
a) Equity share capital	2496	1955
b) Other equity	24772	16230
Total Equity	27269	18,185.02
Total liabilities and equity	1,55,158.03	1,50,358.18

For and on behalf of the Board of Directors of Sonata Finance Private Limited


 Akhilesh Kumar Singh
 (Managing Director)
 Lucknow-00173413


 Akhilesh Kumar Singh
 (Chief Financial Officer)

 Place: Lucknow
 Date: June 26, 2020




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CIN: U65921UP1995PTC035286

NBFC MFI Regn No: B-12.00445

Dated: 26-06-2020

To,
The Catalyst Trusteeship Limited,
Windsor, 6th Floor, Office No-604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai-400 098

Subject: Statutory Compliance Report for the year ended 31st March 2020 in accordance with the provisions of Regulation 52 (4) of SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015

Dear Sir,

With reference to the above, we submit herewith the information and documents as per the provisions of Regulation 52 (4) of SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015 hereunder, as mentioned below:

1. Credit Rating:

The Details of the Credit Rating of the various Listed and Unlisted Non Convertible Debt Securities issued by the Company are:

S r. N o.	Name of the Debentureholders	Credit Rating	Effective From	Changes in the Credit Rating (if any)	Effective date of Change
1	Blue Orchard Micro Finance Fund	ICRA BBB	11-Jun-2015	[ICRA]BBB(Stable)	26-Oct-2018
2.	IFMR Flmpact Long term Multi Asset Class Fund (Sub Debt)	ICRA BBB-SO	01-Mar-2016	[ICRA]BBB(Stable)	26-Oct-2018
3	IFMR Flmpact Long term Multi Asset Class Fund	ICRA BBB	01-Mar-2016	[ICRA]BBB(Stable)	26-Oct-2018
4	Blue Orchard Microfinance Fund	ICRA BBB Stable	15-Oct-2016	[ICRA]BBB(Stable)	26-Oct-2018
5	Japan Asean Women's Empowerment Fund	ICRA BBB	09-June-2017	[ICRA]BBB(Stable)	26-Oct-2018
6	IFMR Flmpact Medium Term Opportunities Fund	ICRA BBB Stable	05-12-2018	-	-
7.	IFMR Flmpact Investment Fund	ICRA BBB (Stable)	13-03-2015	[ICRA]BBB(Stable)	26-Oct-2018

2. Asset Cover Ratio: Not applicable on Non-Banking Financial Company.



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3. Debt-Equity Ratio is 4.43 times as per the Audited Financial Statement for the Year ended 31st March 2020.
4. The previous due date for the payment of principal and interest as per regulation 52(4)(d) of SEBI (LODR) Regulations 2015

Details of redemption & payment of interest during the half year ended March 2020:

S. No.	Name of the Debenture holder	Listed/ Unlisted	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	
					Principal	Interest
1.	Triodos SICAV II-Triodos Microfinance Fund	Listed	Interest + Principal	Jan 01, 2020 Jan 30, 2020	- 16,60,00,000	1,12,97,095.89 18,41,917.81
	Triodos Custody B.V.	Listed	Interest + Principal	Jan 01, 2020 Jan 30, 2020	- 16,60,00,000	1,12,97,095.89 18,41,917.81
2.	Blue Orchard Micro Finance Fund	Listed	Interest	Dec 30, 2019	-	1,90,91,900
3.	HindujaLayland Finance Limited	Listed	Interest + Principal	Dec 23, 2019 March 23, 2020	- 30,00,00,000	90,98,753.42 90,73,893.44
4.	Blue Orchard Micro Finance Fund	Listed	Interest	Oct 28, 2019	-	4,58,44,521
5.	Japan Asean Women's Empowerment Fund	Listed	Interest	31 Jan, 2020	-	5,30,59,093
6.	IFMR Flmpact Medium Term Opportunities Fund, a scheme of IFMR finance for freedom fund IV represented by Northern Arc Investment Managers Private Limited	Unlisted	Interest	31Dec 2019 31Mar 2020	- -	72,44,089 71,44,588
7.	IFMR FIMPACT Investment (Axis)	Unlisted	Interest	30Dec 2019 30Mar 2020	- -	56,46,100 55,83,955
8.	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted, Unsecured	Interest	30Dec 2019 30Mar 2020	- -	62,28,089 61,42,397
9.	IFMR Flmpact Long term Multi Asset Class	Unlisted	Interest	30 Dec 2019 30 Mar 2020	-	35,70,432 35,21,398



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	Fund				-	
10	Watercredit Investment	Unlisted	Interest	31 March 2020	-	20,17,862.47
11	AFIF	Unlisted	Interest	24 March 2020	-	66,82,165

5. The next due date for the payment of principal and interest as per regulation 52(4)(e) of SEBI (LODR) Regulations 2015

Details of redemption & interest due in the next half-year:

S.No.	Name of the Debenture holder	Listed/Unlisted	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	
					Principal	Interest
1.	Blue Orchard Micro Finance Fund	Listed	Interest	April 27, 2020	-	4,15,45,694
2.	Blue Orchard Micro Finance Fund	Listed	Principal + Interest	June 30, 2020	30,00,00,000	1,91,44,923
3.	Japan Asean Women's Empowerment Fund	Listed	Interest	31 July, 2020	-	5,23,62,295
6.	IFMR Flmpact Medium Term Opportunities Fund, a scheme of IFMR finance for freedom fund IV represented by Northern Arc Investment Managers Private Limited	Unlisted	Interest	30 June 2020 30 Sept 2020	- -	71,44,620 72,24,062
7.	IFMR FIMPACT Investment (Axis)	Unlisted	Interest	29 June 2020 29 Sep 2020	- -	55,83,980 56,46,100
8.	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted, Unsecured	Interest	29 June 2020 29 Sept 2020	- -	61,42,427 62,10,842
9.	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted	Interest	29 June 2020 29 Sept 2020	- -	35,21,414 35,60,562
10.	Watercredit Investment	Unlisted	Interest	30 June 2020 30 Sept 2020	- -	39,91,858.36 40,35,724.93
11.	AFIF	Unlisted	Interest	24 June 2020 24 Sept 2020	- -	71,45,753.42 71,45,753.42



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6. Debt Service Coverage Ratio: Not applicable on NBFC.
7. Interest Service Coverage Ratio: Not applicable on NBFC.
8. Outstanding Redeemable Preference Share: N.A.
9. Debenture Redemption Reserve: Pursuant to Rule 18(7) of the Companies (Share Capital & Debentures) Rules, 2014 the Company is exempt from the requirement of creating Debenture Redemption Reserve in respect of privately placed Debentures.
10. Net Worth: Rs. 272.69 Crores
11. Net Profit/Loss after Tax: Rs. 14.09 crores
12. EPS: Basic: 5.75
Diluted: 5.42
13. Copy of the statement, If any filed with the stock Exchange, as per Regulation 52(7) indicating Material deviation, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document: We confirm that the proceeds of the above said issue by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.

We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking You,

**Yours Faithfully,
For Sonata Finance Private Limited**


**Paurvi Srivastava
(Company Secretary)**

