

No. CTL/DEB/21-22/Noting Certificate/347

May 12, 2021

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 **Samasta Microfinance Limited (“the Company”)** for the Half Year ended March 31, 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

For CATALYST TRUSTEESHIP LIMITED

Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company





V. Sankar Aiyar & Co.

Chartered Accountants

41, Circular Road, 1st Floor, United India Colony, Kodambakkam, Chennai - 600 024.

Phone: +91 (044) 43565627 / 23725720 E Mail : chennai@vsa.co.in Website: www.vsa.co.in

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Samasta Micro Finance Limited

Opinion

We have audited the accompanying standalone financial results of Samasta Micro Finance Limited ("the Company"), 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 ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial results:

- is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- gives a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the year ended 31 March 2021.

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. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone 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 standalone financial statements in India under the provisions of the Companies Act, 2013 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.

Board of Director's Responsibilities for the Financial Results

These Standalone financial results have been prepared on the basis of the standalone annual financial statements of the Company. The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Ind AS and other accounting principles generally accepted in India. 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 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 financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.





In preparing the financial results, the Board of Directors is 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 management 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 financial results as a whole are 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 these financial results.

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 financial results, 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 financial controls 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 system 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 management.
- Conclude on the appropriateness of management's 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 ability of the Company 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 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 financial results, including the disclosures, and whether the financial results represent 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.

Other Matters

The Financial Results include the results for the half year ended 31st March 2021 being the balancing figure between the audited figures in respect of the full financial year and the published audited year to date figures up to the half year of the current financial year.

UDIN | 21023116AAAAGY8075

Place: Chennai
Date: 23 April 2021

For V. SANKAR AIYAR & CO.
Chartered Accountants
ICAI Regn. No.109208W

S. VENKATARAMAN
Partner
M. No.023116



SAMASTA MICROFINANCE LIMITED

CIN: U65191KA1995PLC057884

Registered Office: No. 110/3, Lalbagh Main Road, Krishnappa Layout, Bangalore- 560027

Website: www.samasta.co.in, Tel: 080 4291 3500

BALANCE SHEET AS AT MARCH 31, 2021

Particulars	As at 31 March 2021 (Audited)	As at 31 March 2020 (Audited)
Assets		
1 Financial Assets		
(a) Cash and cash equivalents	1,78,70,10,465	2,00,90,95,484
(b) Bank Balance other than (a) above	1,54,44,11,947	79,96,08,627
(c) Derivative financial instruments	8,69,85,006	2,12,78,203
(d) Receivables		
Trade Receivables	3,05,99,607	1,85,39,577
Other Receivables		
(e) Loans	39,63,02,60,944	22,87,38,82,351
(f) Investments	5,00,000	5,00,000
(g) Other Financial assets	50,77,89,959	64,84,83,533
2 Non-financial Assets		
(a) Other non-financial assets	1,18,40,015	1,04,66,860
(b) Current tax assets (Net)	1,61,26,239	4,18,93,595
(c) Deferred tax Assets (Net)	34,61,18,403	6,47,77,568
(d) Investment Property	5,31,516	5,58,196
(e) Right to Use	5,62,88,979	4,63,45,783
(f) Property, Plant and Equipment	6,26,47,736	8,07,84,708
(g) Capital work-in-progress	-	-
(h) Other Intangible assets	10,37,287	31,85,494
Total Assets	44,08,21,48,102	26,61,93,99,979
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Derivative financial instruments	8,69,85,006	2,12,78,203
(b) Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises		
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	8,60,14,864	3,53,07,295
(c) Debt Securities	8,82,92,74,954	5,19,15,40,390
(d) Borrowings (Other than Debt Securities)	25,54,11,18,371	13,99,58,94,223
(e) Subordinated Liabilities	1,27,85,62,709	1,16,14,01,977
(f) Lease Liability	6,17,65,249	4,67,30,787
(g) Other financial liabilities	1,59,95,59,729	1,01,42,89,192
2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)	1,15,81,955	-
(b) Provisions	5,43,36,393	3,70,61,793
(c) Deferred tax liabilities (Net)	-	-
(c) Other non-financial liabilities	3,78,79,578	2,43,42,226
3 Equity		
(a) Equity Share capital	3,20,81,33,360	2,64,24,51,400
(b) Other Equity	3,28,69,35,934	2,44,91,02,494
Total Liabilities and Equity	44,08,21,48,102	26,61,93,99,979

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SAMASTA MICROFINANCE LIMITED

CIN: U65191KA1995PLC057884

Registered Office: No. 110/3, Lalbagh Main Road, Krishnappa Layout, Bangalore- 560027

Website: www.samasta.co.in, Tel: 080 4291 3500

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2021

(Amount in Rs ₹)

Particulars	Half Year Ended 31.03.2021 (Audited)	Half Year Ended 31.03.2020 (Audited)	Year Ended March 31, 2021 (Audited)	Year Ended March 31, 2020 (Audited)
Revenue from operations				
(i) Interest Income	3,95,15,43,731	2,79,09,35,669	6,88,59,23,563	5,10,18,73,458
(ii) Dividend Income	-	-	-	-
(iii) Rental Income	-	-	-	-
(iv) Fees and commission Income	8,35,91,207	6,36,16,737	10,28,64,271	19,23,56,728
(v) Net gain on fair value changes	-	-	-	-
(iv) Net gain on derecognition of financial instruments under amortised cost category	-	25,97,59,324	-	45,40,16,216
(vii) Sale of products(including Excise Duty)	-	-	-	-
(viii) Sale of services	-	-	-	-
(ix) Others	-	-	-	-
(I) Total Revenue from operations	4,03,51,34,938	3,11,43,11,730	6,98,87,87,834	5,74,82,46,402
(II) Other Income	92,27,641	1,71,12,056	3,25,10,402	6,88,21,216
(III) Total Income (I+II)	4,04,43,62,579	3,13,14,23,786	7,02,12,98,236	5,81,70,67,618
Expenses				
(i) Finance Costs	1,41,89,20,673	96,66,96,632	2,54,56,40,521	1,77,17,37,238
(ii) Fees and commission expense	-	-	-	-
(iii) Net loss on fair value changes	-	-	-	-
(iv) Net loss on derecognition of financial instruments under amortised cost category	38,42,64,229	12,90,86,077	55,22,27,995	12,90,86,077
(v) Impairment on financial instruments	53,08,71,641	37,35,85,586	85,29,14,313	46,61,13,155
(vi) Cost of materials consumed	-	-	-	-
(vii) Purchases of Stock-in-trade	-	-	-	-
(viii) Changes in Inventories of finished goods, stock-in-trade and work-in- progress	-	-	-	-
(ix) Employee Benefits Expenses	89,00,55,577	71,99,32,558	1,57,53,54,867	1,35,72,20,037
(x) Depreciation, amortization and impairment	3,66,14,137	3,81,54,304	6,32,23,192	7,34,82,548
(xi) Others expenses	36,73,74,382	30,59,29,987	61,04,01,795	58,51,09,650
(IV) Total Expenses (IV)	3,62,81,00,640	2,53,33,85,144	6,19,97,62,684	4,38,27,48,704
(V) Profit / (loss) before exceptional items and tax (III-IV)	41,62,61,939	59,80,38,642	82,15,35,552	1,43,43,18,913
(VI) Exceptional items	-	3,10,21,709	-	3,10,21,709
(VII) Profit/(loss) before tax (V - VI)	41,62,61,939	56,70,16,934	82,15,35,552	1,40,32,97,205
(VIII) Tax Expense:				
(1) Current Tax	23,87,25,025	13,53,13,222	43,49,98,350	33,61,54,696
(2) Tax related to Earlier Years	15,280	11,16,300	8,69,253	11,16,300
(3) Deferred Tax	(16,49,13,339)	(3,70,26,473)	(28,05,63,971)	(1,38,68,165)
Total Tax Expense	7,38,26,966	9,94,03,049	15,53,03,632	32,34,02,831
(IX) Profit Before impact of rate Change on Opening Deferred Tax (VII-VIII)	34,24,34,973	46,76,13,884	66,62,31,919	1,07,98,94,374
Impact of Change in the rate on Opening deferred tax	-	-	-	68,59,050
(X) Profit / (loss) for the period	34,24,34,973	46,76,13,884	66,62,31,919	1,07,30,35,324
(XI) Other Comprehensive Income				
(A) (i) Items that will not be reclassified to profit or loss	(86,09,305)	(39,23,105)	(30,86,716)	(66,95,982)
(a) Remeasurement of defined benefit liabilities/(assets)				
(b) Cash Flow Hedge (net)				
(ii) Income tax relating to items that will not be reclassified to profit or loss	21,66,790	9,87,367	7,76,865	16,85,245
Subtotal (A)	(64,42,515)	(29,35,738)	(23,09,851)	(50,10,737)
(B) (i) Items that will be reclassified to profit or loss				
(ii) Income tax relating to items that will be reclassified to profit or loss				
Subtotal (B)	-	-	-	-
Other Comprehensive Income (A + B)	(64,42,515)	(29,35,738)	(23,09,851)	(50,10,737)
(XII) Total Comprehensive Income for the period (X+XI) (Comprising Profit (Loss) and other Comprehensive Income for the period)	33,59,92,457	46,46,78,146	66,39,22,068	1,06,80,24,587
(XIII) Earnings per equity share				
Basic (Rs.)	1.22	2.39	2.38	5.47
Diluted (Rs.)	1.22	2.39	2.38	5.47

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Samasta Microfinance Limited
Cash Flow Statement for the Year Ended 31-03-2021

Particulars	As at 31 Mar 2021 (Audited)	As at 31 Mar 2020 (Audited)
Cash flows from operating activities		
Net profit before taxation, and extraordinary item	82,15,35,552	1,40,32,97,205
Operating profit before working capital changes	2,19,26,73,762	1,50,44,91,717
Net cash used in operating activities (A)	(15,20,19,49,425)	-3,41,90,38,730
Net cash generated from / (used in) investing activities (B)	68,04,62,625	(1,96,25,02,381)
Net cash (used in) / generated from financing activities (C)	15,41,24,20,077	5,19,13,79,252
Net Increase / decrease in cash and cash equivalents	89,09,33,277	-19,01,61,859
Cash and cash equivalents at beginning of period	24,14,51,290	43,16,13,149
Cash and cash equivalents at end of period	1,13,23,84,567	24,14,51,290

Note :

1. The financial results have been prepared in accordance with and comply in all material aspects with 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 as amended from time to time and other relevant provisions of the Act. The standalone financial statements, used to prepare the financial results, are based on the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that are required to comply with Ind AS.

2. The financial results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on April 23, 2021. The Statutory Auditors of the Company have carried out audit of the aforesaid results.

3. The Company is regulated by the Reserve Bank of India ("RBI"). The RBI periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that need to be followed by the Company in preparing its financial statements.

4. The Company has assessed the potential impact of COVID-19 on the carrying value of its Loan assets based on relevant internal and external factors / information available, upto the date of approval of these financial results. In order to cover the impact of COVID-19 on the future expected credit losses, the Company is carrying a provision of Rs. 1,55,44,39,437 as on March 31, 2021. (For the year ended March 31, 2020 Rs 70,13,75,414)

5. Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision maker (CODM) of the company. The CODM is responsible for allocating resources and assessing performance of the operating segments of the company. Revenue, expenses, assets and liabilities which relate to the company as a whole and are not allocable to segments on reasonable basis have been included under 'unallocated revenue / expenses / assets / liabilities'. The Company has only one reportable business segment which is Micro Finance.

6. The Government of India, Ministry of Finance, vide its notification dated October 23, 2020, announced a scheme for COVID-19 Relief for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts, as per the eligibility criteria and other aspects specified therein and irrespective of whether moratorium as per RBI regulatory package was availed or not. The Company has not charged any Compound interest and not claimed the ex-gratia.

7. The Board of Directors on Jan 27, 2021 and vide a Resolution passed by circulation have declared and approved an interim equity dividend of Rs. 0.50 per equity share, respectively, and the dividend has been paid to the shareholders in the same period.

8. The Company has issued 5,65,68,196 Equity Shares of Rs.10 each at a premium of Rs.5.91 per share amounting to Rs.90 Crore in December 21st December,2020

9. The figures for the half year ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of the full financial year and the published audited year-to-date figures upto half year ended September 30, 2020 and September 30, 2019 respectively.

10. Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period.

For and on behalf of Samasta Microfinance Limited
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Wholetime Director
DIN : 02216802

Date: 23.04.2021
Place: Bengaluru

Samasta Microfinance Limited

Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

We are pleased to submit following information pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015:

- Credit Rating and change in Credit Rating (if any):
 - MFI Grading – MIC1 rated by CRISIL Ratings (MFI Grading Scale – M1 being the Highest grading and M8 the Lowest with respect to code of conduct 'C1' being the excellent performance and 'C5' the weakest)
 - Bank loan rating – CRISIL A+/Stable
 - NCD rating- CRISIL A+/Stable
 - MLD rating- CRISIL PP- MLD A+/Stable
 - CP rating- CRISIL A1+
- Asset Cover available, in case of non-convertible debt securities: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- Debt – Equity Ratio as on March 31, 2021: 5.45
- Previous due date for the payment of interest/ repayment of principal of non- convertible debentures and whether the same has been paid or not for the half year ended on March 31, 2021 are as under:

Detail of Non-Convertible Debentures	Type (Interest/ Principal)	Due date for payment of interest/ Principal
ISIN-INE413U07137	Interest	11-Nov-20
ISIN-INE413U07137	Interest	11-Nov-20
ISIN-INE413U07137	Interest	11-Nov-20
ISIN-INE413U07103	Interest	04-Dec-20
ISIN-INE413U07103	Interest	04-Dec-20
ISIN-INE413U07103	Interest	04-Dec-20
ISIN-INE413U07111	Interest	24-Dec-20
ISIN-INE413U07111	Interest	24-Dec-20
ISIN-INE413U07020	Interest	30-Dec-20
ISIN-INE413U07129	Interest	08-Jan-21
ISIN-INE413U07137	Interest	11-Feb-21
ISIN-INE413U07137	Interest	11-Feb-21
ISIN-INE413U07137	Interest	11-Feb-21
ISIN-INE413U07020	Interest	30-Mar-21
ISIN-INE413U08010	Interest	30-Dec-20
ISIN-INE413U08010	Interest	30-Mar-21

The payment of interest/principal for the aforesaid Non-Convertible Debentures was made on/ before the due dates.

- Next due date for the payment of interest/ principal along with the amount of interest and the redemption amount of non-convertible debentures for the next half year ending on September 30, 2021 are as under:

Detail of Non-Convertible Debentures	Type (Interest/ Principal)	Due date for payment of interest/ Principal	Interest / Principal Payable (in Rs.)
ISIN - INE413U07137	Interest	11-May-21	60,95,890
ISIN - INE413U07137	Interest	11-May-21	1,21,91,781
ISIN - INE413U07137	Interest	11-May-21	60,95,890
ISIN - INE413U07103	Interest	5-Jun-21	1,14,68,493
ISIN - INE413U07103	Interest	5-Jun-21	86,01,370
ISIN - INE413U07103	Interest	5-Jun-21	1,43,35,616
ISIN - INE413U07103	Interest	5-Jun-21	1,14,68,493
ISIN - INE413U07103	Interest	5-Jun-21	86,01,370
ISIN - INE413U07103	Interest	5-Jun-21	1,43,35,616
ISIN - INE413U07160	Principal/Interest	18-Jun-21	13,81,25,000
ISIN - INE413U07111	Interest	26-Jun-21	5,73,42,466
ISIN - INE413U07111	Interest	26-Jun-21	86,01,370
ISIN - INE413U07111	Interest	26-Jun-21	5,73,42,466
ISIN - INE413U07111	Interest	26-Jun-21	86,01,370
ISIN - INE413U07020	Interest	29-Jun-21	19,25,219
ISIN - INE413U08010	Interest	29-Jun-21	21,36,436
ISIN - INE413U07129	Interest	10-Jul-21	1,42,56,849
ISIN - INE413U07137	Interest	11-Aug-21	63,01,370
ISIN - INE413U07137	Interest	11-Aug-21	1,26,02,740
ISIN - INE413U07137	Interest	11-Aug-21	63,01,370
ISIN - INE413U07160	Principal/Interest	18-Sep-21	13,81,25,000
ISIN - INE413U07020	Interest	29-Sep-21	19,46,646
ISIN - INE413U08010	Interest	29-Sep-21	21,60,244

- Debt service coverage ratio : Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- Interest service coverage ratio : Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- Outstanding redeemable preference shares (quantity and value): Not applicable.
- Capital redemption reserve/debenture redemption reserve: Not Applicable being a Non-Banking Financial Company registered with Reserve Bank of India.
- Net worth as on March 31, 2021: ₹ 6,495.07 (in million)
- Net profit after tax for the year ended on March 31, 2021: ₹ 663.92 (in million)
- Earnings per share for the year ended on March 31, 2021: ₹ 2.38

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May 11, 2021

To,
Catalyst Trusteeship Limited
No. 83-87, 8th Floor,
Mittal Tower, 'B' Wing,
Nariman Point,
Mumbai – 400021.

Dear Sir,

Sub: NCD Quarterly Compliance report for Quarter ended March 31, 2021

This is in reference to the above mentioned subject, please find enclosed herewith attached information as required by your goodself:

SL No.	Particulars	As on 31.03.2021
1.	Defaulted or Delayed Principal/ Interest Outstanding (if any)	No
2.	Updated List of names and addresses of the Debenture Holders	BENPOS attached
3.	Number and nature of grievances, received from the debenture holders	Investor Grievance Report attached
4.	Credit rating and change in credit rating (if any)	Credit Rating assigned by CRISIL Limited has been changed to “ CRISIL A+/Stable ” (pronounced as CRISIL A Plus rating with Stable Outlook) for the long term Debt Instruments.
5.	Asset cover available, in case of non-convertible debt securities.	Annexure A
6.	Debt-equity ratio	5.45
7.	Previous due date for the payment of interest and repayment of principal of nonconvertible debt securities and whether the same has been paid or not;	Annexure A
8.	Next due date of interest payable and the redemption amount of the non convertible debt securities;	Annexure A
9.	Details of Debenture redemption reserve	Not Applicable
10.	Net worth	Rs. 6495.07(in million)
11.	Net Profit After Tax	Rs. 663.92 (in million)
12.	Earnings per Share	2.38

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Kindly take the above on your record.

Thanking you,

Yours truly,

For Samasta Microfinance Limited,

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**Shivaprakash Deviah
Whole Time Director
DIN: 02216802**



Annexure –A

SL. No.	ISIN No.	Nature	Date of Allotment	Amount	Interest Payment			Principle Payment	
					Previous Due Date	Actual Date of payment	Next Date	Previous Date	Next Date
1.	INE413U08010	Unsecured NCD	28/06/2016	5 cr	30/12/2020 and 30/03/2021	30/12/2020 and 30/03/2021	29/06/2021 and 29/09/2021	N.A.	29/06/2022
2.	INE413U07020	Secured NCD	28/06/2016	5 cr	30/12/2020 and 30/03/2021	30/12/2020 and 30/03/2021	29/06/2021 and 29/09/2021	N.A.	30/06/2022
3.	INE413U07103	Secured NCD	5/06/2020 & 18/06/2020	60 cr	05/12/2020	04/12/2020	05/06/2021	N.A.	5/06/2023
4.	INE413U07111	Secured NCD	26/06/2020	115 cr	26/12/2020	24/12/2020	26/06/2021	N.A.	21/04/2023
5.	INE413U07129	Secured NCD	10/07/2020	25 cr	10/01/2021	08/01/2021	10/07/2021	N.A.	10/07/2023
6.	INE413U07137	Secured NCD	11/08/2020	100 cr	11/11/2020 and 11/02/2021	11/11/2020 and 11/02/2021	11/05/2021 and 11/08/2021	N.A.	11/02/2022
7.	INE413U7145	Secured NCD	02/03/2021	15 cr	N.A	N.A	02/06/2022	N.A.	02/06/2022
8.	INE413U7152	Secured NCD	02/03/2021	15 cr	N.A	N.A	02/01/2023	N.A.	02/01/2023
9.	INE413U7160	Secured NCD	18/03/2021	100 cr	18/04/2021	19/04/2021	18/05/2021	N.A.	18/03/2023
10.	INE413U7178	Secured NCD	30/03/2021	59 cr	N.A	N.A	30/04/2024	N.A.	30/04/2024

SHIVAPRAKASH DEVIAR Digitally signed by SHIVAPRAKASH DEVIAR
Date: 2021.05.11 17:57:51 +05'30'