

No. CTL/DEB/21-22/Noting Certificate/937

June 29, 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 **Sonata Finance Private 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**



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 of
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 ended March 31, 2021 ("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, 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, 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 2 of the financial results which describes the impact of economic and social consequences of the COVID-19 pandemic including the limited lock downs imposed by various state Governments across India on the Company's business and financial metrics, particularly the Company's estimates of impairment of loan to customers, which continue to be dependent on uncertain future developments. 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 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.

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

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, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, 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

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by AMIT KABRA
Date: 2021.06.29
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per Amit Kabra

Partner

Membership No.: 094533

UDIN: 21094533AAAAGI6709

Gurugram

June 29, 2021

SONATA FINANCE PRIVATE LIMITED

STATEMENT OF ASSET AND LIABILITY AS ON MARCH 31, 2021

(In Rs. Lacs)

Particulars		As at 31.03.2021	As at 31.03.2020
		(Audited)	(Audited)
I	ASSETS		
	1 Financial assets		
	a) Cash and cash equivalents	21,512.64	7,306.47
	b) Bank Balances other than included in (a) above	12,699.73	11,518.99
	c) Loans	1,07,109.31	1,29,098.72
	d) Investments	8.40	19.00
	e) Other financial assets	6,882.39	3,719.75
		1,48,212.47	1,51,662.93
	2 Non-financial assets		
	a) Current tax assets (net)	490.65	32.12
	b) Deferred tax assets (net)	2,438.46	2,896.04
	c) Property, plant and equipment	195.78	215.83
	d) Other intangible assets	20.98	31.54
	e) Other non-financial assets	406.41	385.88
		3,552.28	3,561.41
	Total assets	1,51,764.75	1,55,224.34
II	LIABILITIES AND EQUITY		
	Liabilities		
	1 Financial liabilities		
	a) Derivative financial instruments	189.09	66.31
	b) Debt securities	28,460.45	26,314.96
	c) Borrowings (other than debt securities)	80,704.77	86,986.09
	d) Subordinated liabilities	8,939.28	8,986.23
	e) Other financial liabilities	3,475.35	3,899.44
		1,21,768.94	1,26,253.03
	2 Non-financial liabilities		
	a) Provisions	1,893.82	1,459.74
	b) Other non-financial liabilities	187.98	242.74
		2,081.80	1,702.48
	Total liabilities	1,23,850.74	1,27,955.51
	Equity		
	a) Equity share capital	2,522.82	2,496.50
	b) Other equity	25,391.19	24,772.33
	Total Equity	27,914.01	27,268.83
	Total liabilities and equity	1,51,764.75	1,55,224.34

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

Anup Kumar Singh
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Anup Kumar Singh
Date: 2021.06.29
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Anup Kumar Singh
(Managing Director)
DIN:00173413

Place: Lucknow
Date: 29 June 2021

Akhilesh Kumar Singh
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Date: 2021.06.29
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Akhilesh Kumar Singh
(Chief Financial Officer)

SONATA FINANCE PRIVATE LIMITED
PROFIT AND LOSS STATEMENT FOR THE FINANCIAL YEAR ENDED MARCH 31, 2021

(In Rs. Lacs)

Particulars		Half year ended	Half year ended	Year ended	Year ended
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
		Unaudited	Unaudited	Audited	Audited
	Revenue from operations				
i)	Interest income	10,104.95	14,776.30	24,258.02	29,572.30
ii)	Fees and commission income	1,164.57	1,313.14	1,873.25	1,895.45
iii)	Net gain on derecognition of financial instrument	305.87	973.40	305.87	1,487.15
iv)	Bad loan recovery	334.14	749.11	525.86	1,428.58
I	Total revenue from operations	11,909.53	17,811.95	26,963.00	34,383.48
II	Other income	191.14	233.11	255.98	504.87
III	Total income (I + II)	12,100.67	18,045.06	27,218.98	34,888.35
	Expenses				
i)	Finance cost	6,901.39	7,826.94	15,195.90	15,589.74
ii)	Impairment of financial instruments	1,147.89	6,618.46	3,127.18	8,368.16
iii)	Employee benefit expenses	3,045.54	3,169.10	5,968.20	6,423.06
iv)	Depreciation and amortization expense	90.80	88.46	173.16	161.90
v)	Other expenses	964.46	1,071.68	2,046.11	2,351.58
IV	Total expenses	12,150.08	18,774.64	26,510.55	32,894.44
V	Profit/(loss) before tax (III-IV)	(49.41)	(729.58)	708.43	1,993.92
VI	Tax expense:				
	Current tax	(182.68)	1,378.96	524.63	1,843.51
	Deferred tax charge / (credit)	703.76	(2,049.60)	215.52	(1,258.75)
	Less: Reversal of income tax for previous year	(532.90)	-	(532.90)	-
	Add: MAT credit utilisation	62.29	464.54	62.29	-
	Income tax expense	50.46	(206.10)	269.54	584.76
VII	Profit/(loss) for the period (V-VI)	(99.87)	(523.48)	438.89	1,409.16
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	35.02	7.79	43.05	15.45
	(ii) Income tax relating to the above items	10.20		12.54	-
	Subtotal (A = i-ii)	24.82	7.79	30.51	15.45
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)	24.82	7.79	30.51	15.45
IX	Total Comprehensive Income for the period (VII+VIII)	(75.05)	(515.69)	469.40	1,424.61
X	Earnings per equity share (face value of Rs. 10/-)				
	Basic (in Rs.)	(0.38)	(2.83)	1.66	5.75
	Diluted (in Rs.)	(0.36)	(2.62)	1.59	5.42

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

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Anup Kumar Singh
Date: 2021.06.29
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Anup Kumar Singh
(Managing Director)
DIN:00173413

Place: Lucknow
Date: 29 June 2021

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Akhilesh Kumar Singh
Date: 2021.06.29
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Akhilesh Kumar Singh
(Chief Financial Officer)

Notes to Accounts:

- 1) The financial results for year and six months ended March 31, 2021 have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meetings held on June 29, 2021. Sonata Finance Private Limited (“the Company”) has prepared these financial results in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015 (“Listing Regulations, 2015”) and the accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and relevant provisions of the Companies Act, 2013, as applicable. The results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
- 2) The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the year, with second wave of the pandemic emerging towards the later part of the financial year in India. The Government of India announced a nation-wide lockdown to contain the spread of the virus which continued till May 31, 2020. Subsequently, the national lockdown was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. Further, pursuant to the Reserve Bank of India (‘RBI’) COVID-19 Regulatory package issued vide circulars dated March 27, 2020 and May 23, 2020 which allowed lending institutions to offer moratorium to borrowers on payment of instalments falling due between March 1, 2020 and August 31, 2020, the Company has offered moratorium on the payment to all eligible borrowers that have opted to avail the same of all instalments and/or interest, as applicable, falling due between March 1, 2020 to August 31, 2020.

In assessing the impairment allowance for loan portfolio, the Company has considered internal and external sources of information available including indicators of deterioration in the macro-economic factors. Further, the management has estimated the impact of the ongoing second wave of the pandemic on its loan portfolio, based on reasonable and supportable information available till date and considering performance after the first wave. Given the unique nature and scale of this pandemic, its full extent of impact on the Company’s operations and financial metrics, more specifically on the borrower’s ability to service their obligations on a timely basis, will depend on the severity and duration of the pandemic as well as on highly uncertain future developments including governmental and regulatory measures and the Company’s responses thereto. Accordingly, the management’s estimate of impairment losses based on various variables and assumptions could result in actual credit loss being different than that being estimated.

- 3) The Company is in the process of obtaining lender consents/waiver for certain loan covenant deviations noted as at 31st March 2021. The Company has performed a detailed assessment of its liquidity position, taking into account the impact of the loan covenant deviations, current liquid funds held, expected inflows from various sources of borrowings and stimulus packages announced by the Government of India. Based on the foregoing assessment, management believes that the Company will be able to pay its obligations as and when these become due in the foreseeable future.
- 4) 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 on 'Operating Segments'. The Company operates in single geographic segment i.e., domestic.
- 5) The disclosure as per para 10 of the RBI circular no. DOR.No.BP.BC.63/21.04.048/2020-21 dated April 17, 2020 is as below:

(Amount in Rs. Lacs)

Particulars	Mar-21	Mar-20
Respective amount in SMA/overdue categories where the moratorium/ deferment was extended, in terms of paragraph 2 and 3 as of February 29, 2020	1,141.20	1,864.74
Respective amounts where asset classification benefit is extended	307.84	305.08
Provision outstanding in terms of paragraph 5 of circular (As per paragraph 4, applicable to NBFC's covered under IND AS)	20.00	62.78
Provision adjusted against slippages in terms of paragraph 6 of the Circular	-	-
Residual provision as per paragraph 6 of circular	20.00	62.78

- 6) Disclosure pursuant to RBI Notification – RBI/2020-21/17 DOR. No. BP.BC/4/21.04.048/2020-21 dated August 06, 2020 ("Resolution Framework for COVID-19 Related Stress") is not applicable as the Company has not restructured any loan accounts during the year.
- 7) 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 and the final

rules/interpretation have not yet been issued. 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.

- 8) The Company has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has The figures for the last half year of the current financial year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to first half of the financial year.
- 9) recognized provision for income tax for the year ended March 31, 2021 and re-measured its deferred tax assets/liability basis the rate prescribed in the aforesaid section and recognized the effect of change by revising the annual effective tax rate.
- 10) Previous year / periods figures have been regrouped / rearranged wherever necessary to conform with current period's classification
- 11) The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.sonataindia.com).

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

Anup
Kumar
Singh

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Akhilesh
Kumar Singh

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Anup Kumar Singh
(Managing Director)

DIN: 0017341

Date: June 29, 2021

Place: Lucknow

Akhilesh Kumar Singh
(Chief Financial Officer)

**SONATA FINANCE PVT. LTD.**

II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar,
Lucknow - 226026, Uttar Pradesh, India
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Ph.: +91-522-2334900, Tol Free : 1800-2100-102
C.I. No.: U65921UP1995PTC035286
NBFC MFI Regn. No.: B-12.00445

Ref: SEBI/BSE/2021-22/013

Date: 29th June, 2021

Scrip Code: 955151, 956751, 960086, 960230, 973075 & 973102

To,
The Manager
BSE Limited,
PhirozeJeejeebhoy Towers,
Dalal Street, Mumbai-400 001

Subject: Declaration under Regulation 52(3) of the SEBI (listing Obligation and Disclosure Requirement) Regulation, 2015

Dear Sir/Ma'am,

Pursuant to Regulation 52(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby declare that M/ s. S R Batliboi & Associates, LLP, Chartered Accountants, have issued the Annual Audit Report with unmodified opinion for the Standalone Audited Financial Results of the Company for the year ended 31st March, 2021.

We request you to please acknowledge the receipt.

Thanking You

For Sonata Finance Private Limited


Anup Kumar Singh
Managing Director
DIN: 00173413

**SONATA FINANCE PVT. LTD.**

II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar,
Lucknow - 226026, Uttar Pradesh, India
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NBFC MFI Regn. No.: B-12.00445

Ref: SEBI/BSE/2021-22/014

Date: 29th June, 2021

Scrip Code: 955151, 956751, 960086, 960230, 973075 & 973102

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

Subject: Statutory Compliance Report for the year ended 31st March 2021 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:

Sr.No	Name of the Debenture holders	Credit Rating	Effective From	Changes in the Credit Rating (if any) during the half year	Effective date of Change
1	IFMR Flmpact Long term Multi Asset Class Fund (Sub Debt)	[ICRA]BBB-SO	01-03-2016	[ICRA]BBB (Stable)	23-03-2021
2	IFMR Flmpact Long term Multi Asset Class Fund	[ICRA]BBB	01-03-2016	[ICRA]BBB (Stable)	23-03-2021
3	Blue Orchard Microfinance Fund	[ICRA]BBB (Stable)	15-10-2016	[ICRA]BBB (Stable)	23-03-2021
4	Japan Asean Women's Empowerment Fund	ICRA BBB	09-06-2017	[ICRA]BBB (Stable)	23-03-2021
5	IFMR Flmpact Medium Term Opportunities Fund	ICRA BBB	05-12-2019	[ICRA]BBB (Stable)	23-03-2021
6	IFMR Flmpact Investment Fund	[ICRA]BBB (Stable)	13-03-2015	[ICRA]BBB (Stable)	23-03-2021
7	State Bank of India	[ICRA]BBB (Stable)	24-09-2020	[ICRA]BBB (Stable)	23-03-2021
8	Punjab National Bank	[ICRA]BBB (Stable)	09-11-2020	[ICRA]BBB (Stable)	23-03-2021
9	Japan Asean Women Empowerment Fund	ACUITE BBB+ (Stable)	10-03-2021	-	-
10	Microfinance Initiative for Asia (MIFA) Debt Fund	ACUITE BBB+ (Stable)	10-03-2021	-	-



Regd. Office : II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar, Lucknow - 226026, Uttar Pradesh, India


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C.I. No.: U65921UP1995PTC035286

NBFC MFI Regn. No.: B-12.00445

2. Asset Cover Ratio: Not applicable on Non-Banking Financial Company.
3. Debt-Equity Ratio is 4.18 times as per the Audited Financial Statement for the Year ended 31st March 2021.
4. The previous due date for the payment of principal and interest on NCDs issued by the company, as per regulation 52(4)(d) of SEBI (LODR) Regulations 2015

Details of redemption & payment of interest during the half year ended March 2021:

S. No	Name of the Debenture holder	Listed/ Unlisted	Type of Payment (Principal / Interest)	Due date of payment	Amount (Rs.)	
					Principal	Interest
1	Blue Orchard Micro Finance Fund	Listed	Interest	Oct 26, 2020	-	41,734,798
2	IFMR FIMPACT Investment	Unlisted	Interest	Dec 18, 2020	-	48,38,542
3	Stiching Juridisch Eigenaar Actiam Institutional Microfinance Fund III	Unlisted	Interest	Dec 24, 2020	-	70,68,082.19
4	State Bank of India	Listed	Interest	Dec 28, 2020	-	26,80,137
5	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted	Interest	Dec 30, 2020	-	62,10,842
6	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted	Interest	Dec 30, 2020	-	35,60,562
7	IFMR FIMPACT Investment	Unlisted	Interest	Dec 31, 2020	-	7,80,533
8	IFMR Flmpact Medium Term Opportunities Fund	Unlisted	Interest	Dec 31, 2020	-	72,24,062
9	Watercredit Investment Fund 1, LLC	Unlisted	Interest	Dec 31, 2020	-	40,35,724.93
10	Japan Asean Women's Empowerment Fund	Listed	Interest	Jan 31, 2021	-	3,34,53,237.52
11	Punjab National Bank	Listed	Interest	Feb 02, 2021	-	27,09,589
12	Stiching Juridisch Eigenaar Actiam Institutional Microfinance Fund III	Unlisted	Interest	Mar 24, 2021	-	69,90,410.96
13	State Bank of India	Listed	Interest	Mar 28, 2021	-	26,50,685
14	IFMR FIMPACT Investment	Unlisted	Interest	Mar 30, 2021	-	54,22,286
15	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted	Interest	Mar 30, 2021	-	34,91,885
16	IFMR Flmpact Long term Multi Asset Class Fund	Unlisted	Interest	Mar 30, 2021	-	60,90,815
17	IFMR Flmpact Medium Term Opportunities Fund	Unlisted	Interest	Mar 31, 2021	-	70,84,697
18	Watercredit Investment Fund 1, LLC	Unlisted	Interest	Mar 31, 2021	-	39,47,991.78

Regd. Office : II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar, Lucknow - 226026, Uttar Pradesh, India



5. The next due date for the payment of principal and interest on NCDs issued by the company, 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 of Payment (Principal / Interest)	Due date of payment	Amount (Rs.)	
					Principal	Interest
1	Blue Orchard Micro Finance Fund	Listed	Interest	April 26, 2021	-	4,18,07,047
2	Punjab National Bank	Listed	Interest	May 19, 2021	-	26,21,233
3	Stiching Juridisch Eigenaar Actiam Institutional Microfinance Fund III (AFIF)	Unlisted	Interest	June 24, 2021	-	71,45,753.42
4	State Bank of India	Listed	Interest	June 28, 2021	-	27,09,589
5	IFMR FImpact Long term Multi Asset Class Fund	Unlisted	Interest	June 29, 2021	-	61,59,482
6	IFMR FImpact Long term Multi Asset Class Fund	Unlisted	Interest	June 29, 2021	-	35,31,173
7	IFMR FIMPACT Investment	Unlisted	Interest	June 30, 2021	-	56,07,352
8	IFMR FImpact Medium Term Opportunities Fund, a scheme of IFMR finance for freedom fund IV represented by Northern Arc Investment Managers Private Limited	Unlisted	Interest	June 30, 2021	-	71,64,423
9	Watercredit Investment Fund 1, LLC	Unlisted	Interest	June 30, 2021	-	39,91,858.36
10	Japan Asean Women's Empowerment Fund	Listed	Principal+ Interest	Aug 02, 2021	19,50,00,000	3,63,39,151.81
11	Punjab National Bank	Listed	Interest	Aug 19, 2021	-	27,09,589
12	Stiching Juridisch Eigenaar Actiam Institutional Microfinance Fund III (AFIF)	Unlisted	Interest	Sept 24, 2021	-	71,45,753.42

S.No.	Name of the Debenture holder	Listed/ Unlisted	Type of Payment (Principal / Interest)	Due date of payment	Amount (Rs.)	
					Principal	Interest
13	Japan Asean Women Empowerment Fund	Listed	Interest	Sept 20, 2021	-	1,28,96,373
14	Microfinance Initiative for Asia (MIFA) Debt Fund	Listed	Interest	Sept 27, 2021	-	1,75,85,964
15	State Bank of India	Listed	Interest	Sept 28, 2021	-	27,09,589
16	IFMR FImpact Long term Multi Asset Class Fund	Unlisted	Interest	Sept 29, 2021	-	62,28,088
17	IFMR FImpact Long term Multi Asset Class Fund	Unlisted	Interest	Sept 29, 2021	-	35,70,432
18	IFMR FIMPACT Investment	Unlisted	Interest	Sept 30, 2021	-	56,07,352
19	IFMR FImpact Medium Term Opportunities Fund, a scheme of IFMR finance for freedom fund IV represented by Northern Arc Investment Managers Private Limited	Unlisted	Interest	Sept 30, 2021	-	72,44,089
20	Watercredit Investment Fund 1, LLC	Unlisted	Interest	Sept 30, 2021	-	40,35,724.93

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. 279.14 Crores

11. Net Profit/Loss after Tax: Rs. 4.39 Crores

12. EPS: Basic: 1.66 ; Diluted: 1.59

Regd. Office : II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar, Lucknow - 226026, Uttar Pradesh, India





SONATA FINANCE PVT. LTD.

II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar,
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Ph.: +91-522-2334900, Tol Free : 1800-2100-102
C.I. No.: U65921UP1995PTC035286
NBFC MFI Regn. No.: B-12.00445

13. Copy of the statement, as per Regulation 52(7) is attached alongwith this letter.

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,

For Sonata Finance Private Limited

Paurvi Srivastava
Company Secretary
ICSI Membership No. A34110
Office : II Floor CP-1, PG Towers, Kursi Road, Vikas Nagar, Allahabad-211003