



SONATA Finance Private Limited

2nd Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar,

Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

Email: info@sonataindia.com

Website: www.sonataindia.com

Ref: SEBI/BSE/2022-23/086

Date: February 07, 2023

Scrip Code: 973075, 973102, 973590, 973619, 973643, 973670, 974084, 974110 & 974203

Company Code: 10494

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

Subject: Submission of Standalone Limited Reviewed Financial Results under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR Regulations”) for the quarter ended December 31, 2022.

Dear Sir/Madam,

This is to inform that pursuant to the provisions of Regulation 52 of the LODR Regulations, read with circulars and guidelines issued thereunder from time to time, the Board of Directors of M/s Sonata Finance Pvt Ltd (*“the Company”*), at their meeting held on February 07, 2023, has inter-alia considered and approved the Standalone Limited Reviewed Financial Results for the quarter ended December 31, 2022 along with the Limited Review Report issued by Statutory Auditors of the Company i.e., M/s. BSR & Co. LLP, Chartered Accountants.

Further, please find enclosed herewith the following documents in terms of provisions of Regulation 52:

- (a) A copy of the Standalone Limited Reviewed Financial Results along with the Limited Review Report for the quarter ended December 31, 2022.
- (b) Disclosures pursuant to Regulation 52(4) of the LODR Regulations.
- (c) Statement pursuant to Reg 52(7) of the LODR Regulations
- (c) Disclosure pursuant to Regulation 54(3) of the LODR Regulations.

We request you to please take the attached in your record.

Thanking You,

For Sonata Finance Private Limited

Paurvi Srivastava
Company Secretary

Copy to:

1. Catalyst Trusteeship Limited (Debenture Trustee)
2. Beacon Trusteeship Limited (Debenture Trustee)
3. IDBI Trusteeship Services Limited (Debenture Trustee)

B S R & Co. LLP

Chartered Accountants

14th Floor, Central B Wing and North C Wing,
Nesco IT Park 4, Nesco Center,
Western Express Highway,
Goregaon (East), Mumbai - 400 063

Telephone: +91 22 6257 1000
Fax: +91 22 6257 1010

Limited Review Report on unaudited financial results of Sonata Finance Private Limited for the quarter ended 31 December 2022 and year-to-date financial results for the period from 1 April 2022 to 31 December 2022 pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of Sonata Finance Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Sonata Finance Private Limited (hereinafter referred to as “the Company”) for the quarter ended 31 December 2022 and year-to-date financial results for the period from 1 April 2022 to ended 31 December 2022 (“the Statement”).
2. This Statement, which is the responsibility of the Company’s management and approved by its 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, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”). Our responsibility is to issue a report on the Statement based on our review.
3. 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than 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.

Registered Office:

B S R & Co. LLP

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations 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 to the extent applicable.

For **B S R & Co. LLP**
Chartered Accountants

Firm's Registration No: 101248W/W-100022

PRANAV
AMOD GUNE

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Date: 2023.02.07
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Pranav Gune
Partner

Membership No: 121058

ICAI UDIN: 23121058BGZCWY1680

7 February 2023



SONATA Finance Private Limited

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CIN: U65921UP1995PTC035286

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SONATA FINANCE PRIVATE LIMITED

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2022

(INR in Lakhs)

Particulars	Quarter ended			Nine Months Ended		Year ended
	31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
i) Interest income	8,795.85	8,509.06	6,657.39	24,431.16	19,631.89	25,100.42
ii) Fees and commission income	917.17	961.96	1,045.04	2,885.90	2,558.02	3,609.64
iii) Net gain on derecognition of financial instrument	-	-	-	-	-	445.07
iv) Recovery from impaired loans	342.15	357.61	106.43	988.91	310.93	598.55
I Total revenue from operations	10,055.17	9,828.63	7,808.86	28,305.97	22,500.84	29,753.68
II Other income						
i) Dividend	-	-	-	-	-	3.50
ii) Other income	676.48	113.38	243.94	950.24	561.46	809.65
III Total income (I + II)	10,731.65	9,942.01	8,052.80	29,256.21	23,062.30	30,566.83
Expenses						
i) Finance cost	4,746.96	4,342.43	3,718.21	13,321.72	10,668.16	14,642.55
ii) Impairment on financial instruments	1,104.07	2,124.74	1,366.39	4,508.84	4,505.06	4,209.52
iii) Employee benefit expenses	1,952.56	1,859.25	1,775.67	5,601.52	4,867.05	7,056.43
iv) Depreciation and amortization expense	46.62	37.70	50.11	116.54	126.81	165.52
v) Other expenses	1,438.55	1,070.94	555.23	3,394.21	1,587.91	2,439.58
IV Total expenses	9,288.76	9,435.06	7,465.61	26,942.83	21,754.99	28,513.60

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

V	Profit before tax (III-IV)	1,442.89	506.95	587.19	2,313.38	1,307.31	2,053.23
VI	Tax expense:						
	Current tax	503.94	-	(633.65)	503.94	343.81	157.17
	Income tax of earlier years	-	-	-	-	102.87	127.52
	Deferred tax (credit)/expenses	(153.56)	130.12	825.27	68.85	32.56	406.38
	Income tax expense	350.38	130.12	191.62	572.79	479.24	691.07
VII	Profit for the period (V-VI)	1,092.51	376.83	395.57	1,740.59	828.07	1,362.16
VIII	Other comprehensive income (OCI)						
	i) Items that will not be reclassified subsequently to profit or loss						
	-Re-measurement gains/ (losses) on defined benefit plans	49.92	(9.68)	(48.33)	30.56	(32.06)	(4.21)
	(ii) Income tax relating to the above items	(12.56)	2.43	12.16	(7.69)	8.07	1.06
	Other Comprehensive Income	37.36	(7.25)	(36.17)	22.87	(23.99)	(3.15)
IX	Total Comprehensive Income for the period / year (VII+VIII)	1,129.87	369.58	359.40	1,763.46	804.08	1,359.01
X	Earnings per equity share ('EPS') (face value of Rs. 10/-) (not annualized for the quarter ended)						
	Basic earnings per share (BEPS) (in Rs.)	4.19	1.45	1.64	6.68	3.28	5.37
	Diluted earnings per share (DEPS) (in Rs.)	4.16	1.43	1.57	6.61	3.14	5.27

* BEPS and DEPS for the Quarter ended 31 December, 2022, 30 September, 2022, 31 December, 2021 and Nine-months period ended 31 December, 2022, 31 December, 2021 are not annualised



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Notes:

- 1 The Company is a Systemically Important Non-Deposit taking Non-Banking Financial Company (NBFC-ND-SI) registered with the Reserve Bank of India ('RBI') classified as a Micro Finance Institution.
- 2 The above unaudited financial results (the 'Statement') have been reviewed by the Audit Committee and on its recommendation, have been approved and taken on record by the Board of Directors at its meeting held on 07 February 2023.
- 3 The Statement have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended, by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 4 In compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. The Statement for the quarter and nine-months ended 31 December 2022 have been subjected to a limited review by the statutory auditors of the Company.
- 5 The secured listed non-convertible debentures issued by the Company are fully secured by exclusive charge by hypothecation of the Company's book debts/ loan-receivables with security cover ranging between 1.0 to 1.15 times of outstanding principal amount along with interest wherever stipulated as per the information memorandum which is sufficient to discharge the principal and interest amount wherever applicable at all times for the non-convertible debt securities issued. This cover has been maintained as on 31 December 2022.
- 6 As per the 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 impairment reserve for any shortfall of Impairment Allowances under Ind AS 109 and as compared to the provision created under the Income Recognition, Asset Classification and Provisioning (IRACP) norms including provision on standard assets as per the Master Direction issued by the RBI vide circular no. RBI/2015- 16/20 DNBR (PD) CC.No.047/03.10.119/2015-16, dated 1 July 2015 ('Master direction-MFI). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at 31 December 2022 and accordingly, no amount is required to be transferred to Impairment reserve.
- 7 The Company has performed an assessment of its liquidity position, taking into account the impact of the loan covenant breaches, current liquid funds held and expected inflows from various sources of borrowings and that the Company has not received any communication for call back of borrowing facilities from lenders till date. 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.

Anup
Kumar
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Akhilesh
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- 8 The Company is primarily engaged in the business of financing and all other activities are incidental to the main business activity. The Company has its operations within India and all revenue is generated within India. As such the Company has only one reportable Segment as per Indian Accounting Standard 108 'Operating Segments'. The reportable business segments are in line with the segment wise information which is being presented to the Chief Operating Decision Maker (CODM).

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

Anup Kumar Singh
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Anup Kumar Singh
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Anup Kumar Singh
Managing Director

Place: Lucknow

Date: 7 February 2023

Akhilesh Kumar Singh
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Akhilesh Kumar Singh
Chief Financial Officer

Annexure A
Disclosures pursuant to Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended (“LODR Regulations”)
A. Ratios:

Sr no	Particulars	Numerator	Denominator	Nine months	Nine months	Yearly
				31-Dec-22	31-Dec-21	31-Mar-22
1	Debt equity ratio (in times)	Total Debts	Shareholder's fund	5.24	4.60	4.64
2	Debt service coverage ratio	-	-	NA	NA	NA
3	Interest service coverage ratio	-	-	NA	NA	NA
4	Outstanding Redeemable Preference Share	-	-	NIL	NIL	NIL
5	Net Worth (Total Equity) (Rs. in lakhs)	-	-	31,776.85	28,813.25	29,880.34
6	Net profit after tax (Rs. in lakhs)	-	-	1,740.59	828.07	1,362.16
7	Earnings per share (basic)	-	-	6.68	3.28	5.37
8	Earnings per share (diluted)	-	-	6.61	3.14	5.27
9	Current ratio (in times)	-	-	NA	NA	NA
10	Long term debt to working capital	-	-	NA	NA	NA
11	Bad debts to account receivable ratio	-	-	NA	NA	NA
12	Current liability ratio	-	-	NA	NA	NA
13	Total debts to total assets (in %)	Total Debts	Total assets	82.93%	79.76%	80.68%
14	Debtors turnover	-	-	NA	NA	NA
15	Inventory turnover	-	-	NA	NA	NA
16	Operating margin (in %):	-	-	NA	NA	NA
17	Net profit margin (in %)	Profit after Tax	Total revenue from operations	6.15%	3.68%	4.58%
18	Gross Non Performing Asset ('GNPA') (in %)	Gross Stage III Loans	Total advances	3.21%	2.34%	4.67%
19	Net Non-Performing Asset ('NNPA') (in %)	(Gross Stage III Loans - Impairment loss allowance for Stage III)	Total advances - Impairment loss allowance for Stage III	0.73%	0.81%	1.34%
20	Provision coverage ratio ('PCR') (in %)	Impairment loss allowance for Stage III	Gross Stage III Loans	77.75%	65.90%	71.29%



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21	Debenture redemption reserve	-	-	As per item (A) of sub-clause (iv) of clause (b) of Rule 18 (7) of Companies (Share capital and Debentures) Rules, 2014, for NBFCs registered with RBI under section 45-IA of the Reserve Bank of India Act, 1934 and for Housing Finance Companies registered with National Housing Bank, Debenture Redemption Reserve is not required in case of privately placed debentures		
22	CRAR					
(a)	Tier I capital	-	-	18.61%	20.99%	20.11%
(b)	Tier II capital	-	-	0.54%	1.32%	1.58%
(c)	Total	-	-	19.15%	22.31%	21.69%

We confirm that the information submitted 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.

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

Anup
Kumar
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Anup Kumar Singh
Managing Director

Akhilesh
Kumar Singh

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Akhilesh Kumar Singh
Chief Financial Officer

Place: Lucknow

Date: 07 February 2023



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Website: www.sonataindia.com

Ref: SEBI/BSE/2022-23/087

Date: February 07, 2023

Scrip Code: 973075, 973102, 973590, 973619, 973643, 973670, 974084, 974110 & 974203

Company Code: 10494

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

Subject: Disclosures pursuant to Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (“LODR Regulations”)

Dear Sir/ Madam,

With reference to the captioned subject, we submit herewith the information and documents as per the provisions of Regulation 52(4) of the LODR Regulations:

1. Debt-Equity Ratio is 5.24 times as per the Standalone Limited reviewed financial results for December 31, 2022.
2. Debt Service Coverage Ratio: Not applicable on NBFC.
3. Interest Service Coverage Ratio: Not applicable on NBFC
4. Outstanding Redeemable Preference Shares (quantity and value): NIL.
5. Debenture Redemption Reserve: As per item (A) of sub-clause (iv) of clause (b) of Rule 18 (7) of Companies (Share capital and Debentures) Rules, 2014, for NBFCs registered with RBI under section 45-IA of the Reserve Bank of India Act, 1934 and for Housing Finance Companies registered with National Housing Bank, Debenture Redemption Reserve is not required in case of privately placed debentures
6. Net Worth: Rs. 31,776.85 lakhs
7. Net Profit/Loss after Tax: Rs. 1740.59 lakhs
8. EPS for quarter ended December 31, 2022: Basic: 6.68, Diluted: 6.61
9. Current ratio: Not Applicable
10. Long term debt to working capital: Not Applicable
11. Bad debts to Account receivable ratio: Not Applicable
12. Current liability ratio: Not Applicable
13. Total debts to total assets: 82.93%
14. Debtors turnover: Not Applicable
15. Inventory turnover: Not Applicable



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Website: www.sonataindia.com

-
16. Operating margin (%): Not Applicable
 17. Net profit margin (%): 6.15%
 18. Sector specific equivalent ratios, as applicable:
 - a. Gross NPA:3.21%
 - b. Net NPA: 0.73%
 - c. Provision Coverage Ratio: 77.75%
 - d. CRAR:
Tier1: 18.61%
Tier2: 0.54%

We confirm that the information submitted 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

Ref: SEBI/BSE/2022-23/088

Date: February 07, 2023

Scrip Code: Unlisted Non- Convertible Security

Company Code: 10494

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

Subject: Submission of Statement under Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR Regulations”)

The statement of utilisation and a statement of deviation/ variation in use of issue proceeds under Regulation 52(7) and 52(7A) respectively of the LODR Regulations is enclosed herewith as per the format prescribed vide SEBI Circular No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 and further updated as on December 01, 2022.

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN*	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in Rs. Crores)	Funds utilized (in Rs. Crores)	Any deviation (Yes/ No)	In case of deviation, specify the purpose for which the funds were utilized	Remarks, if any
Sonata Finance Private Limited	INE509M07352	Private Placement	Non-Convertible Debentures	21/12/2022	40	0	Funds yet not utilized	N.A.	N.A.

Particulars		Remarks				
Name of listed entity		Sonata Finance Private Limited				
Mode of fund raising		Private placement				
Type of instrument		Non-convertible Securities				
Date of raising funds		December 21, 2022				
Amount raised		Rs. 40,00,00,000/- (Rupees Forty Crores)				
Report filed for quarter ended		December 31, 2022				
Is there a deviation/ variation in use of funds raised?		The funds raised have yet not been utilized.				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		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		<p>During the reporting quarter ended December 31, 2022, the Company has issued and allotted 12.5% Secured Unrated Unlisted Redeemable Non-Convertible Debenture (“NCDs”) mentioned in the table under Part-A above and further the proceeds of the said NCD is pending for utilization and there is Nil utilization as at December 31, 2022.</p> <p>The said statement indicating utilisation and a statement indicating deviation/ variation of proceeds of the issue of NCDs for the quarter ended December 31, 2022 was placed before the audit committee in its meeting held on February 06, 2023, and the members took note of the same.</p>				
Comments of the auditors, if any		NA				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA	NA	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 utilized as against what was originally disclosed.						



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** This is to inform you that during the reporting quarter ended December 31, 2022, the Company has issued and allotted above mentioned Non-Convertible Debentures ("NCDs") and the proceeds of the same is still pending for utilisation and there is NIL utilisation as at December 31, 2022.*

We request you to take the above information on record.

Thanking You,

For Sonata Finance Private Limited

Paurvi Srivastava
Company Secretary



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Date: February 07, 2023

Scrip Code: 973075, 973102, 973590, 973619, 973643, 973670, 974084, 974110 & 974203

Company Code: 10494

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

Subject: Disclosure pursuant to Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR Regulations”)

Dear Sir/Madam,

Pursuant to Regulation 54(3) of the LODR Regulations, we hereby confirm that the company has maintained hundred percent or higher security cover as per the terms of offer document/Information Memorandum and/or Debenture Trust Deed, which is sufficient to discharge the principal amount and interest thereon, at all times for the non-convertible debt securities issued by the company.

The details of security cover available as on December 31, 2022, on the non-convertible debentures issued by the company are herein enclosed as **Annexure-1**.

We request you to take the above information on record.

Thanking You,

For Sonata Finance Private Limited

Paurvi Srivastava
Company Secretary

ANNEXURE-1

Sonata Finance Private Limited

for 31 st December 2022

Annexure-I Format for Security cover (Amount in lakhs)

Column A	Column B	Column C I Exclusi ve Charge	Column D II Exclusi ve Charge	Column E III Pari- Passu Charge	Column F IV Pari- Passu Charge	Column G V Pari- Passuve Charge	Column H VI Assets not offered as Securit y	Column I VII Eliminati on (amount in negative)	Column J (Total C to H)	Column K Related to only those items covered by this certificate	Column L Related to only those items covered by this certificate	Column M Related to only those items covered by this certificate	Column N Related to only those items covered by this certificate	Column O Related to only those items covered by this certificate
Particular s	Description of asset for which this certificate relate	Debt for which this certifica te being issued Book Value	Other Secure d Debt Book Value	Debt for which this certifica te being issued (YES/NO)	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & Book Value other debtwith pari- passucharge)	Other assets on which there is pari- Passu charge (excludin g items coveredin columnF)Boo k Value		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
ASSETS														
Property, Plant and Equipment	Property, Plant and Equipment at book value not offered as security						199.73		199.73					
Capital Work-in- Progress									-					
Right of Use Assets	Right to use asset less reserve on right to use on						135.16		135.16					
Goodwill									-					
Intangible Assets	Intangible assets containing software						14.10		14.10					
Intangible Assets under									-					
Investment s	Investment in shares						9		9.00					
Loans	Book debt - Portfolio	40,750.98	1,03,853.62				103.59		1,44,708.18		40,750.98			40,750.98
Inventories									-					
Trade Receivable s	Service fees & processing fees receivables						386.82		386.82					
Cash and Cash Equivalents	Cash on hand, Balances with banks in current accounts, Fund in transit, Bank deposit with original maturity of less		5.00				33,291.87		33,296.87					
Bank Balances other than Cash and Cash	Fixed deposits with bank with original maturity for		9,046.86				6,538.74		15,585.60					
Others	Derivative financial instruments , Other financial assets- , Current & Deferred tax assets	-	1,147.86				5,115.59		6,263.45					-
Total		40,750.98	1,14,053.34		-	-	45,794.60	-	2,00,598.91	-				
LIABILITIE S														
Debt securities to which this certificate pertains	NCD Listed secured & accrued interest thereon,	37,168.14	-	0					37,168.14		37,168.14			37,168.14

Pauravi Srivastava

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