

### INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

**To the Board of Directors of  
Sonata Finance Private Limited,**

1. We have reviewed the accompanying unaudited financial results of Sonata Finance Private Limited (the "Company" or the "NBFC") for the quarter ended September 30, 2023 and the year to date result for the period April 1 2023 to September 30 2023, which are included in the accompanying Statement of Unaudited Financial Results for the Quarter and Half year ended September 30, 2023 ("the Statement") 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, 2015"), including relevant circulars issued by the SEBI from time to time. We have initialed the Statement for identification purposes only.
2. The Statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 (the "Act"), the relevant provisions of the Act, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Listing Regulations 2015 including relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, 2015, as amended, 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 (RBI) in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013.

5. (a) The financial results for the quarter ended September 30 2022 and half year ended September 30, 2022 as included in the Statement were neither audited nor subject to review by us. These figures have been reviewed by the erstwhile auditor. Our conclusion is not modified in respect of this matter.

For **B R Maheswari & Co LLP**

Chartered Accountants

Firm Registration Number: 001035N/N500050

**AKSHAY**

**MAHESHWARI**

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**Akshay Maheshwari**

Partner

Membership Number: 504704

UDIN: 23504704BGQJDR5140

Place: Delhi

Date: November 8, 2023

**STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2023**

(INR in Lakhs)

Particulars		As at 30.09.2023	As at 31.03.2023
		(Unaudited)	(Audited)
<b>I</b>	<b>ASSETS</b>		
<b>1</b>	<b>Financial assets</b>		
a)	Cash and Cash equivalents	23,367.57	35,996.23
b)	Bank Balances other than included in (a) above	10,974.14	12,307.33
c)	Derivative financial instruments	399.41	366.26
d)	Trade receivables	654.89	394.64
e)	Loans	2,05,793.72	1,85,972.29
f)	Investments	5.65	5.65
g)	Other Financial Assets	2,342.68	2,083.87
		<b>2,43,538.06</b>	<b>2,37,126.27</b>
<b>2</b>	<b>Non-financial assets</b>		
a)	Current Tax Assets (net)	182.35	873.95
b)	Deferred Tax Assets (net)	2,056.26	1,903.58
c)	Property, plant and equipment	226.99	204.60
d)	Intangible assets	9.77	12.17
e)	Other non-financial assets	496.03	386.49
		<b>2,971.40</b>	<b>3,380.79</b>
	<b>Total assets</b>	<b>2,46,509.46</b>	<b>2,40,507.06</b>
<b>II</b>	<b>LIABILITIES AND EQUITY</b>		
	<b>Liabilities</b>		
<b>1</b>	<b>Financial liabilities</b>		
a)	Derivative financial instruments	144.89	136.02
b)	Trade payables		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
c)	Debt securities	34,714.88	36,837.30
d)	Borrowings (other than debt securities)	1,67,631.70	1,64,397.13
e)	Subordinated liabilities	1,997.28	1,996.19
f)	Other financial liabilities	2,499.20	2,088.21
		<b>2,06,987.95</b>	<b>2,05,454.85</b>

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## SONATA Finance Private Limited

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Website: [www.sonataindia.com](http://www.sonataindia.com)

2	<b>Non-financial liabilities</b>		
a)	Provisions	1,193.64	518.58
b)	Other non-financial liabilities	460.28	375.42
		1,653.92	894.00
	<b>Total liabilities</b>	<b>2,08,641.87</b>	<b>2,06,348.85</b>
	<b>Equity</b>		
a)	Equity share capital	2,616.77	2,616.77
b)	Other equity	35,250.82	31,541.44
	<b>Total Equity</b>	<b>37,867.59</b>	<b>34,158.21</b>
	<b>Total liabilities and equity</b>	<b>2,46,509.46</b>	<b>2,40,507.06</b>

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

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**Anup Kumar Singh**  
**(Managing Director)**  
**DIN:00173413**

New Delhi

Date: 08 November 2023

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**Akhilesh Kumar Singh**  
**(Chief Financial Officer )**



# SONATA Finance Private Limited

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## STATEMENT OF PROFIT AND LOSS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

(INR in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	Unaudited (refer note 4)	Unaudited (refer note 4)	Unaudited (refer note 4)	Unaudited (refer note 4)	Unaudited (refer note 4)	Audited
<b>Revenue from operations</b>						
i) Interest income	13,073.42	12,916.31	8,509.06	25,989.73	15,635.31	34,505.73
ii) Fees and commission income	901.52	970.30	961.96	1,871.82	1,968.73	3,905.15
iii) Net gain on derecognition of financial instrument	539.28	-	-	539.28	-	-
iv) Recovery from impaired loans	427.60	375.17	357.61	802.77	646.76	1,471.30
<b>Total revenue from operations</b>	<b>14,941.82</b>	<b>14,261.78</b>	<b>9,828.63</b>	<b>29,203.60</b>	<b>18,250.80</b>	<b>39,882.18</b>
<b>II</b> i) Other income	655.40	512.42	113.38	1,167.82	273.76	616.86
<b>III</b> <b>Total income (I + II)</b>	<b>15,597.22</b>	<b>14,774.20</b>	<b>9,942.01</b>	<b>30,371.42</b>	<b>18,524.56</b>	<b>40,499.04</b>
<b>Expenses</b>						
i) Finance cost	6,886.15	6,526.85	4,334.50	13,413.00	8,545.02	18,506.38
ii) Impairment on financial instruments	1,910.78	1,520.30	2,124.74	3,431.08	3,404.76	4,753.59
iii) Employee benefit expenses	2,882.51	2,328.39	1,859.25	5,210.90	3,648.97	7,799.31
iv) Depreciation and amortization expense	53.44	41.19	37.70	94.63	69.91	165.82
v) Other expenses	1,354.13	1,338.76	1,078.87	2,692.89	1,985.40	3,728.87
<b>IV</b> <b>Total expenses</b>	<b>13,087.01</b>	<b>11,755.49</b>	<b>9,435.06</b>	<b>24,842.50</b>	<b>17,654.06</b>	<b>34,953.97</b>
<b>V</b> <b>Profit before tax (III-IV)</b>	<b>2,510.21</b>	<b>3,018.71</b>	<b>506.95</b>	<b>5,528.92</b>	<b>870.50</b>	<b>5,545.07</b>
<b>VI</b> <b>Tax expense:</b>						
Current tax	658.06	715.88	-	1,373.94		1,255.41
Deferred tax credit	(149.13)	147.03	130.12	(2.10)	222.41	133.40
<b>Income tax expense</b>	<b>508.93</b>	<b>862.91</b>	<b>130.12</b>	<b>1,371.84</b>	<b>222.41</b>	<b>1,388.81</b>
<b>VII</b> <b>Profit for the period/year (V-VI)</b>	<b>2,001.28</b>	<b>2,155.80</b>	<b>376.83</b>	<b>4,157.08</b>	<b>648.09</b>	<b>4,156.25</b>

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VIII		<b>Other comprehensive income (OCI)</b>					
	i)	<b>Items that will not be reclassified subsequently to profit or loss</b>					
		-Re-measurement gains/ (losses) on defined benefit plans	(595.39)	(2.91)	(9.68)	(598.30)	(19.36)
	(ii)	<b>Income tax relating to the above items</b>	149.85	0.73	2.43	150.58	4.87
		<b>Other Comprehensive (Loss)/ Income</b>	<b>(445.54)</b>	<b>(2.18)</b>	<b>(7.25)</b>	<b>(447.72)</b>	<b>(14.49)</b>
IX		<b>Total Comprehensive Income for the period / year (VII+VIII)</b>	<b>1,555.74</b>	<b>2,153.62</b>	<b>369.58</b>	<b>3,709.36</b>	<b>633.60</b>
X		<b>Earnings per equity share ('EPS') (face value of Rs. 10/-) (not annualized for the quarter ended)</b>					
		Basic earnings per share (BEPS) (in Rs.)	7.65	8.24	1.45	15.89	2.49
		Diluted earnings per share (DEPS) (in Rs.)	7.56	8.15	1.43	15.71	2.45

\* BEPS and DEPS for the Quarter ended September 2023, June 30, 2023, September 30, 2022 and half-year ended September 30, 2023, September 30, 2022 are not annualised

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

Anup  
Kumar  
Singh

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**Anup Kumar Singh**  
(Managing Director)  
DIN:00173413

Akhilesh  
Kumar Singh

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**Akhilesh Kumar Singh**  
(Chief Financial Officer)

Place: New Delhi  
Date: 08 November 2023



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Statement of Cash flow for the half year ended September 30, 2023		
	INR in Lakhs	
Particulars	As at Sep 30 ,2023	As at Sep 30 ,2022
<b>Cash flow from operating activities</b>		
Profit before tax	5,528.92	870.50
Interest income	(25,989.73)	(15,320.26)
Interest expense	13,345.34	8,444.12
<i>Adjustments to reconcile profit before tax to net cash flows:</i>		
Depreciation & amortisation	86.20	69.91
Impairment on financial instruments	3,431.09	3,263.88
Unrealised foreign exchange gain/loss & Derivative gain & Investment gain	(40.40)	363.87
Net gain on derecognition of financial instruments under amortised cost category	(539.28)	-
Income from sale of investments	(498.28)	(241.57)
Profit on sale of property , plant and equipment	(0.33)	(0.08)
<b>Operational cash flows from Interest</b>		
Cash inflow from interest income	25,841.38	16,257.52
Cash outflow for interest expense	(13,233.51)	(8,537.04)
<b>Cash flow from working capital changes</b>		
(Increase)/decrease in Loans	(22,543.54)	(19,982.76)
(Increase) / decrease in bank balance other than cash and cash equivalents	1,336.25	225.77
(Increase)/decrease in trade receivables	(260.26)	74.35
(Increase )/decrease in other financial assets	95.97	138.90
(Increase) / decrease in other non-financial assets	(88.49)	(187.08)
Increase/(decrease) in trade payables	10.35	22.42
Increase / (decrease) in other financial liabilities	355.09	(326.06)
Increase/(decrease) in provisions	(283.55)	(10.24)
Increase / (decrease) in other non-financial liabilities	84.86	(85.04)
<b>Cash generated from / (used in) operations</b>	<b>(13,361.89)</b>	<b>(14,958.89)</b>
Income tax paid	(682.34)	(429.71)
<b>Net cash flows from/(used in) operating activities</b>	<b>(14,044.23)</b>	<b>(15,388.60)</b>
<b>Cash flow from investing activities</b>		
Purchase of property , plant and equipment	(79.48)	(74.48)
Sale of property , plant and equipment	8.38	0.52
Purchase of intangible assets	-	(0.18)
Proceeds on sale of investment in mutual fund	96,769.53	46,369.45
Purchase of investment in mutual fund	(96,271.25)	(46,127.88)
<b>Net cash flows from/(used in) investing activities</b>	<b>427.18</b>	<b>167.43</b>

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<b>Cash flow from financing activities</b>		
Debt securities issued	-	12,100.00
Debt securities repaid	(2,250.00)	(7,900.00)
Borrowings other than debt securities issued	64,575.00	36,293.20
Borrowings other than debt securities repaid	(61,292.54)	(34,027.67)
Repayment of Lease liabilities	(44.07)	(36.34)
Subordinated liabilities repaid	-	(1,500.00)
Proceeds from issuance of equity share capital including securities premium	-	62.24
<b>Net cash flows from financing activities</b>	<b>988.39</b>	<b>4,991.43</b>
Net increase in cash and cash equivalents	(12,628.66)	(10,229.73)
Cash and cash equivalents at the beginning of the year	35,996.23	32,084.27
<b>Cash and cash equivalents at the end of the year</b>	<b>23,367.57</b>	<b>21,854.54</b>
<b>Components of cash and cash equivalents</b>		
Cash on hand	101.98	203.67
Fund in transit	207.18	637.34
Balances with banks		
In current accounts	15,057.09	19,113.53
In deposit account	8,001.32	1,900.00
<b>Total cash and cash equivalents</b>	<b>23,367.57</b>	<b>21,854.54</b>

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

Anup  
Kumar  
Singh

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**Anup Kumar Singh**  
(Managing Director)  
DIN:00173413

Akhilesh  
Kumar  
Singh

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**Akhilesh Kumar Singh**  
(Chief Financial Officer)

Place: New Delhi  
Date: 08 November 2023





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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 08 November 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 half year ended 30 September 2023 has 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 30 September 2023.
- 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 I 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 30 September 2023 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 debt covenant breaches, current liquid funds held and expected inflows from various sources of borrowings and the Company has not received any communication for call back from lenders. 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 Singh

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

Anup  
Kumar  
Singh

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Anup Kumar Singh  
Managing Director

Akhilesh  
Kumar Singh

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Akhilesh Kumar Singh  
Chief Financial Officer

Place: New Delhi

Date: 08 November 2023

**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	Half yearly	Half yearly	Yearly
		Unaudited	Unaudited	Audited
		30-Sep-23	30-Sep-22	31-Mar-23
1	Debt Equity Ratio (in times)	5.40	4.70	5.95
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	37,867.59	30,576.17	34,158.21
6	Net profit after tax	4,157.08	648.09	4,156.26
7	Earnings per share (basic)	15.89	2.49	15.94
8	Earnings per share (diluted)	15.71	2.45	15.77
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 (%)	82.89%	81.09%	84.50%
14	Debtors turnover	NA	NA	NA
15	Inventory turnover	NA	NA	NA
16	Operating margin (%):	NA	NA	NA
17	Net profit margin (%)	14.23%	3.55%	10.42%
18	Gross NPA (%)	2.78%	2.64%	2.72%
19	Net NPA (%)	0.98%	0.59%	0.90%
20	Provision coverage ratio = Provision / Gross NPA	65.34%	78.27%	67.02%
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		



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22	CRAR			
(a)	Tier I capital	16.34%	18.87%	16.01%
(b)	Tier II capital	0.51%	1.66%	0.54%
(c)	Total	16.85%	20.53%	16.55%

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 Singh  
Digitally signed by Anup Kumar Singh  
Date: 2023.11.08 15:55:06 +05'30'

Anup Kumar Singh  
Managing Director

Akhilesh Kumar Singh  
Digitally signed by Akhilesh Kumar Singh  
Date: 2023.11.08 15:55:24 +05'30'

Akhilesh Kumar Singh  
Chief Financial Officer

Place: New Delhi  
Date: 08 November 2023

**Ref: SEBI/BSE/2023-24/064**

**Date: November 08, 2023**

**Scrip Code: 973590, 973619, 973643, 973670, 974084 & 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 required as per the provisions of Regulation 52(4) of the LODR Regulations:

1. Debt-Equity Ratio is 5.40 times
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. 37,867.59 Lakhs
7. Net Profit/Loss after Tax: Rs. 4,157.08 lakhs
8. EPS for quarter ended September 30, 2023: Basic: 15.89; Diluted: 15.71
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: 82.89%
14. Debtors turnover: Not Applicable
15. Inventory turnover: Not Applicable
16. Operating margin (%): Not Applicable
17. Net profit margin (%): 14.23%
18. Sector Specific Ratios, as applicable:
  - a. Gross Non-Performing Asset ('GNPA') as on September 30, 2023: 2.78 %
  - b. Net Non-Performing Asset ('NNPA') as on September 30, 2023: 0.98%
  - c. Provision Coverage Ratio as on September 30, 2023: 65.34%

d. Capital to Risk-Weighted Assets Ratio ('CRAR') as on September 30, 2023:

Tier I: 16.34%

Tier II: 0.51%

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 Sonata Finance Private Limited**

Anjali Manwani  
Siddiqui

Digitally signed by Anjali  
Manwani Siddiqui  
Date: 2023.11.08  
16:21:30 +05'30'

**Anjali Manwani Siddiqui**  
**Company Secretary**  
**Membership No. F12612**

**Copy to:**

1. *Catalyst Trusteeship Limited (Debenture Trustee)*