

B S R & Co. LLP

Chartered Accountants

14th Floor, Central Wing B Wing and North C Wing,
Nesco IT Park 4, Nesco Center,
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Limited Review Report on unaudited financial results of Sonata Finance Private Limited for the quarter ended 30 September 2022 and year to date results for the period from 1 April 2022 to 30 September 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 (“the Company”) for the quarter ended and year to date results for the period ended 30 September 2022 (“the Statement”).
2. This Statement, which is the responsibility of the Company’s management and approved by the 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. 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. We have not performed an audit and 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, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies 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.

B S R & Co. LLP

Limited review report (*Continued*)

Sonata Finance Private Limited

5. The financial information of the Company for the corresponding quarter ended 30 September 2021 and the corresponding period from 1 April 2021 to 30 September 2021 has been reviewed by the predecessor auditor whose report dated 13 November 2021 had expressed an unmodified conclusion.

Attention is drawn to the fact that the figures for the net cash inflows for the corresponding period from 1 April 2021 to 30 September 2021, as reported in these unaudited financial results have been approved by the Company's Board of Directors, but have not been subjected to a limited review.

Our conclusion is not modified in respect of this matter.

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

Chartered Accountants

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

PRANAV
AMOD GUNE

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PRANAV AMOD GUNE
Date: 2022.11.12
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Mumbai

12 November 2022

Pranav Gune

Partner

Membership No: 121058

UDIN: 22121058BCXUJY2851



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

SONATA FINANCE PRIVATE LIMITED		
STATEMENT OF UNAUDITED FINANCIAL RESULTS AS AT 30 SEPTEMBER 2022		
(INR in Lakhs)		
Particulars	As at 30.09.2022 (Unaudited)	As at 31.03.2022 (Audited)
I ASSETS		
1 Financial assets		
a) Cash and Cash equivalents	21,854.55	32,084.27
b) Bank Balances other than included in (a) above	9,238.63	9,464.40
c) Derivative financial instruments	474.50	263.75
d) Trade receivables	324.77	399.12
e) Loans	1,39,658.39	1,24,096.10
f) Investments	9.00	9.00
g) Other Financial Assets	1,750.03	1,926.35
	1,73,309.87	1,68,242.99
2 Non-financial assets		
a) Current Tax Assets (net)	1,606.98	1,177.27
b) Deferred Tax Assets (net)	1,815.59	2,033.13
c) Property, plant and equipment	197.79	163.06
d) Right to use asset	83.29	109.63
e) Intangible assets	16.09	19.86
f) Other non-financial assets	344.58	160.48
	4,064.32	3,663.43
Total assets	1,77,374.19	1,71,906.42
II LIABILITIES AND EQUITY		
Liabilities		
1 Financial liabilities		
a) Derivative financial instruments	506.66	211.29
b) Trade payables		
total outstanding dues of micro enterprises and small total	-	-
outstanding dues of creditors other than micro enterprises	270.84	248.42
and small enterprises		
c) Debt securities	46,457.76	41,996.53
d) Borrowings (other than debt securities)	94,475.27	92,288.85
e) Subordinated liabilities	2,907.74	4,408.13
f) Lease Liabilities	94.02	125.32
g) Other financial liabilities	1,490.17	1,816.23
	1,46,202.46	1,41,094.77
2 Non-financial liabilities		
a) Provisions	382.15	632.86
b) Other non-financial liabilities	213.41	298.45
	595.56	931.31
Total liabilities	1,46,798.02	1,42,026.08

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Equity		
a) Equity share capital	2,605.85	2,596.25
b) Other equity	27,970.32	27,284.09
Total Equity	30,576.17	29,880.34
Total liabilities and equity	1,77,374.19	1,71,906.42

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

Anup Kumar Singh
Digitally signed by Anup Kumar Singh
Date: 2022.11.12 19:50:09 +05'30'

Anup Kumar Singh
(Managing Director)
DIN:00173413

Akhilesh Kumar Singh
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Date: 2022.11.12 19:50:28 +05'30'

Akhilesh Kumar Singh
(Chief Financial Officer)

Place: New Delhi
Date: 12 November 2022



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SONATA FINANCE PRIVATE LIMITED

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2022

(INR in Lakhs)

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
i) Interest income	8,509.06	7,126.25	7,053.50	15,635.31	12,974.51	25,100.42
ii) Fees and commission income	961.96	1,006.77	899.26	1,968.73	1,512.99	3,609.64
iii) Net gain on derecognition of financial instrument		-	-	-	-	445.07
iv) Recovery from impaired loans	357.61	289.15	105.91	646.76	204.49	598.55
I Total revenue from operations	9,828.63	8,422.17	8,058.67	18,250.80	14,691.99	29,753.68
i) Dividend	-	-	-	-	-	3.50
ii) Other income	113.38	160.38	130.82	273.76	317.52	809.65
III Total income (I + II)	9,942.01	8,582.55	8,189.49	18,524.56	15,009.51	30,566.83
Expenses						
i) Finance cost	4,334.50	4,210.52	3,356.55	8,545.02	6,949.95	14,623.70
ii) Impairment on financial instruments	2,124.74	1,280.02	2,389.92	3,404.76	3,138.66	4,209.52
iii) Employee benefit expenses	1,859.25	1,789.72	1,623.82	3,648.97	3,091.39	7,056.43
iv) Depreciation and amortization expense	37.70	32.21	41.92	69.91	76.70	165.52
v) Other expenses	1,078.87	906.53	605.84	1,985.40	1,032.69	2,458.43
IV Total expenses	9,435.06	8,219.00	8,018.05	17,654.06	14,289.39	28,513.60
V Profit before tax (III-IV)	506.95	363.55	171.44	870.50	720.12	2,053.23
VI Tax expense:						
Current tax	-	-	682.74	-	977.46	157.17
Income tax of earlier years	-	-	102.87	-	102.87	127.52
Deferred tax credit	130.12	92.29	(533.21)	222.41	(792.71)	406.38
Income tax (credit)/charge	130.12	92.29	252.40	222.41	287.62	691.07
VII Profit/(loss) for the period/year (V-VI)	376.83	271.26	(80.96)	648.09	432.50	1,362.16



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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	(9.68)	(9.68)	8.13	(19.36)	16.26	(4.21)
	(ii) Income tax relating to the above items	2.43	2.44	(2.05)	4.87	(4.09)	1.06
	Other Comprehensive Income	(7.25)	(7.24)	6.08	(14.49)	12.17	(3.15)
IX	Total Comprehensive Income for the period / year (VII+VIII)	369.58	264.02	(74.88)	633.60	444.67	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.)	1.45	1.04	(0.31)	2.49	1.63	5.37
	Diluted earnings per share (DEPS)(in Rs.)	1.43	1.03	(0.28)	2.45	1.57	5.27

* BEPS and DEPS for the Quarter ended September 30, 2022, June 30, 2022, September 30, 2021 and Half-year ended September 30, 2022, September 30, 2021 are not annualised

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

Anup
Kumar
Singh

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by Anup Kumar
Singh
Date: 2022.11.12
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Anup Kumar Singh
(Managing Director)

DIN:00173413

Place: New Delhi

Date: 12 November 2022

Akhilesh
Kumar Singh

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Singh
Date: 2022.11.12
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Akhilesh Kumar Singh
(Chief Financial Officer)



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Sonata Finance Private Limited		
Statement of Cash flow for the half year ended 30 September 2022		
(Currency: INR in Lakhs unless otherwise stated)		
Particulars	As at September 30, 2022	As at September 30, 2021
Cash flow from operating activities		
Profit before tax	870.50	720.12
Interest income	(15,320.26)	(13,010.51)
Finance cost	8,444.12	6,949.95
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation & amortisation	69.91	47.76
Impairment on financial instruments	3,263.88	2,968.73
Unrealised foreign exchange gain/loss & Derivative gain& Investment gain	363.87	(57.32)
Income from sale of investments	(241.57)	(184.94)
Operational cash flows from Interest		
Cash inflow from interest	16,257.52	13,077.74
Cash outflow from interest	(8,537.04)	(6,938.08)
Cash flow from working capital changes		
(Increase)/decrease in Loans	(19,982.76)	(10,985.79)
(Increase) / decrease in bank balance other than cash and cash equivalents	225.77	3,126.78
(Increase)/decrease in trade receivables	74.35	(239.10)
(Increase)/decrease in other financial assets	138.90	(741.54)
(Increase) / decrease in other non-financial assets	(187.08)	(29.29)
Increase/(decrease) in trade payables	22.42	19.72
Increase / (decrease) in other financial liabilities	(326.06)	(1,226.09)
Increase/(decrease) in provisions	(10.24)	(6.47)
Increase / (decrease) in other non-financial liabilities	(85.04)	27.36
Cash generated from / (used in) operations	(14,958.79)	(6,480.98)
Income tax paid	(429.71)	(231.08)
Net cash flows from/(used in) operating activities	(15,388.50)	(6,712.06)
Cash flow from investing activities		
Purchase of property , plant and equipment	(74.05)	(39.89)
Purchase of intangible assets	(0.18)	(10.51)
Profit on sale of mutual funds	241.57	184.94
Net cash flows from/(used in) investing activities	167.34	134.55
Cash flow from financing activities		
Debt securities issued	12,100.00	-
Debt securities repaid	(7,900.00)	(1,950.00)
Borrowings other than debt securities issued	36,293.20	19,447.38
Borrowings other than debt securities repaid	(34,027.67)	(20,284.15)
Repayment of Lease liabilities	(36.34)	29.33

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Subordinated liabilities repaid	(1,500.00)	(2,549.14)
Proceeds from issuance of equity share capital including securities premium	62.24	95.21
Expenses incurred towards issuance of equity shares	-	
Net cash flows from financing activities	4,991.43	(5,211.37)
Net increase in cash and cash equivalents	(10,229.73)	(11,788.89)
Cash and cash equivalents at the beginning of the year	32,084.27	21,512.64
Cash and cash equivalents at the end of the year	21,854.54	9,723.75
Components of cash and cash equivalents		
Cash on hand	203.67	335.52
Fund in transit	637.34	1.44
Balances with banks		
In current accounts	19,113.53	7,386.79
In deposit account	1,900.00	2,000.00
Total cash and cash equivalents	21,854.54	9,723.75

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: 2022.11.12
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Anup Kumar Singh
(Managing Director)
DIN:00173413

Akhilesh
Kumar Singh

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Date: 2022.11.12
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Akhilesh Kumar Singh
(Chief Financial Officer)

Place: New Delhi

Date: 12 November 2022



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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 12 November 2022.
- 3 The financial results 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, a 'Limited Review' of financial results for the quarter and half year ended 30 September 2022 has been carried out by the Statutory Auditors of the Company.
- 5 The secured listed non-convertible debentures issued by the Company are fully secured by exclusive first pari-passu charge by hypothecation of the Company's book debts/ loan-receivables to the extent as stated in 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.
- 6 All outstanding listed non-convertible debt securities are secured by way of an exclusive charge on identified receivables of the Company with security cover ranging between 1.0 to 1.25 times of outstanding principal amount along with interest wherever stipulated as per information memorandum on such securities at any point of time. This cover has been maintained as on 30 September 2022.
- 7 The Company continues to monitor the development / impact arising from COVID-19 pandemic, including any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact. The Company has incorporated estimates, assumptions, judgements specific to the impact of Covid-19 pandemic and the associated support packages in the measurement of impairment loss allowance. The final impact of this pandemic is very uncertain, and the actual impact may be different than that estimated based on the conditions prevailing as at the date of approval of financial results. As at 30 September 2022, the Company holds an aggregate provision of Rs. 4,278.56 Lakhs against the portfolio advances which includes provision of Rs. 1,029.23 Lakhs for the accounts restructured under RBI resolution framework 2.0.



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- 8 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 2022 and accordingly, no amount is required to be transferred to Impairment reserve.
- 9 The Reserve Bank of India (RBI) vide its circular no. RBI/2021-2022/125 DOR.STSI REC.68/21.04,046/2021-22, dated 12 November 2021 on IRACP pertaining to Advances - Clarifications” had clarified / harmonized certain aspects of extant regulatory guidelines with a view to ensuring uniformity in the implementation of IRACP norms across all lending institutions. The Company has since taken necessary steps to implement the provisions of this circular under in its loan management system. On 15 February 2022, RBI deferred the implementation of the above circular till 30 September 2022 to put in place the necessary systems to implement this provision. Accordingly, the Company has deferred its implementation post 30 September 2022.
- 10 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. 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.
- 11 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).



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- 12 The financial results of the Company for the corresponding quarter ended 30 September 2021 and the corresponding period from 1 April 2021 to 30 September 2021 has been reviewed by the predecessor auditor. The figures for the net cash inflows for the corresponding period from 1 April 2021 to 30 September 2021, as reported in these unaudited financial results have been approved by the Company's Board of Directors, but have not been subjected to a limited review.

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

Anup Kumar Singh
Digitally signed by
Anup Kumar Singh
Date: 2022.11.12
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Anup Kumar Singh
Managing Director

Akhilesh Kumar Singh
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Date: 2022.11.12 19:54:44
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Akhilesh Kumar Singh
Chief Financial Officer

Place: New Delhi

Date: November 12, 2022



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Annexure A

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

A. Ratings

Particulars	As on 30 September 2022
Long Term Bank Facilities	ICRA BBB (Stable) ACUITE BBB+ (Stable) / ACUITE A- CE (Stable) IND BBB+ (Stable)
Long Term Non-Convertible Debentures:	
Japan Asean Women's Empowerment Fund	ICRA BBB (Stable)
IFMR Flmpact Medium Term Opportunities Fund	ICRA BBB (Stable)
Microfinance Initiative for Asia (MIFA) Debt Fund	ACUITE BBB+ (Stable)
Japan Asean Women Empowerment Fund	ACUITE BBB+ (Stable)
Northern Arc Income Builder Trust (Series II)	ACUITE PP-MLD BBB+ (Stable)
Northern Arc Money Market Trust with Northern Arc Money Market	ACUITE BBB+ (Stable)
BlueOrchard Microfinance Fund	ACUITE BBB+ (Stable)
JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	ACUITE BBB+ (Stable)
BlueOrchard Microfinance Fund	IND BBB+ (Stable)
DWM INCOME FUNDS S C A SICAV SIF - THE TRILLIMPACT-DWM SDGS CREDIT FUND	IND BBB+ (Stable)
Northern Arc Capital Limited	IND BBB+ (Stable)
Securitisation:	
Kaleidofin- KiPlatform M22 – 003	CARE A (SO)

B. Ratios

Sr. no.	Particulars	Half yearly	Half yearly	Yearly
		Unaudited	Unaudited	Audited
		30-Sep-22	30-Sep-21	31-Mar-22
1	Debt Equity Ratio (in times)	4.70	3.92	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 (In Rs. Lakhs)	30,576.17	28,453.83	29,880.34
6	Net profit after tax (In Rs. Lakhs)	648.09	432.50	1,362.16
7	Earnings per share (basic)	2.49	1.63	5.37
8	Earnings per share (diluted)	2.45	1.57	5.27
9	Current ratio	NA	NA	NA

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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 %)	81.09%	75.97%	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 %)	3.55%	4.92%	4.58%
18	Gross NPA (in %)	2.64%	8.86%	4.67%
19	Net NPA (in %)	0.59%	3.11%	1.34%
20	Provision coverage ratio (in %)	78.27%	64.86%	71.29%
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		

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: 2022.11.12
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Anup Kumar Singh
Managing Director

Akhilesh
Kumar Singh

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Akhilesh Kumar Singh
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Akhilesh Kumar Singh
Chief Financial Officer

Place: New Delhi

Date: November 12, 2022