



Date: January 21, 2022

**The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street, Mumbai 400 001.**

Dear Sir/Madam,

Sub: Outcome of the Board Meeting for the submission of Statement of Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2021.

Ref: Regulation 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir / Madam,

Pursuant to the provisions of Regulations 51, 52 and 54 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") and other regulations, if applicable, we hereby inform the Exchanges that the Board of Directors of the Company at its Meeting held on January 21, 2022 has, inter alia, approved the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2021.

In this regard please find enclosed herewith the following:

- i. A copy of Unaudited Financial Results for the Quarter and Nine Months ended 31st December, 2021 which was duly approved and taken on record by the Board of Directors at its Meeting held on 21st January, 2022. The said results were reviewed by the Audit Committee at its Meeting held prior to the Board Meeting.
- ii. A copy of Limited Review Report on the aforesaid Financial Results issued for the Quarter and Nine Months ended 31st December, 2021 by the Statutory Auditors of the Company and the disclosures in accordance with Regulations 52(4) of the SEBI Regulations.

Request you to kindly take the same on your records.

Thanking you,

Yours' Faithfully,

For IIFL Samasta Finance Limited

**Mr. Manoranjan Biswal
Company Secretary**

Place: Bangalore

Date: January 21, 2022

IIFL Samasta Finance Limited (formerly "Samasta Microfinance Limited")

Regd. & Head Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru 560027, Karnataka. T: +91 80 4291 3500

Corporate Office: 37A, Sannathi Street, Theradi, Thiruvottriyur, Chennai 600019, Tamil Nadu



Encl: as above

CC: Vistra IFCL (India) Limited

The IL&FS Financial Centre,
Plot C- 22, G Block, 7th Floor
Bandra Kurla Complex, Bandra (East),
Mumbai 400051

CC: Catalyst Trusteeship Ltd.

(Formerly GDA Trusteeship Ltd.)

Office No.604, 6th Floor, Windsor, C.S.T. Road,
Kalina, Santacruz (East), Mumbai - 400098

CC: Beacon Trusteeship Ltd

4C & D, Siddhivinayak Chambers,
Gandhi Nagar, Opp. M.I.G. Cricket Club,
Bandra (East), Mumbai - 400 051.

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Corporate Office: 37A, Sannathi Street, Theradi, Thiruvottriyur, Chennai 600019, Tamil Nadu

CIN:U65191KA1995PLC057884

www.iiflsamasta.com

BRAHMAYYA & CO.,
CHARTERED ACCOUNTANTS

PHONE: +91-80-22274551, 22274552
FAX : +91-80-22212437
EMAIL: srinivas@brahmayya.in
'KHIVRAJ MANSION'
10/2, KASTURBA ROAD,
BENGALURU - 560 001

INDEPENDENT AUDITOR'S REVIEW REPORT

TO THE BOARD OF DIRECTORS OF IIFL SAMASTA FINANCE LIMITED (Formerly known as SAMASTA MICROFINANCE LIMITED)

1. We have reviewed the accompanying statement of unaudited financial results of IIFL Samasta Finance Limited ('the Company') for the quarter and nine months ended December 31, 2021. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors pursuant to the requirements of SEBI circular no. SEBI/HO/DDHS/CIR/2021/0000000637 dated October 05, 2021 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. Our responsibility is to issue a report on these financial statements based on our review.
2. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared 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, read with relevant rules issued thereunder and other accounting principles generally accepted in India. 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 financial statements are free from material misstatement. A review is limited primarily to enquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than 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 of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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.

5. Other Matter:

The review of unaudited quarterly financial information for the quarter and nine months ended December 31, 2020 and audit of financial information for the year ended March 31, 2021 included in the Statement was carried out and reported by the predecessor auditor i.e., V Sankar Aiyar & Co., who have expressed unmodified conclusion vide their review report dated January 21, 2021 and unmodified opinion vide their audit report dated April 24 , 2021 respectively, whose reports have been furnished to us and which have been relied upon by us, for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.

For Brahmayya & Co.,
Chartered Accountants
ICAI Firm Registration No: 000515S

Srinivas
Gogineni

Digitally signed by
Srinivas Gogineni
Date: 2022.01.21
18:10:43 +05'30'

G. Srinivas
Partner

Membership No.: 086761
UDIN: 22086761AAAAAH3886

Place: Bengaluru
Date: January 21, 2022

HFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lal Bagh Main Rd, Krishnappa Layout, Bengaluru, Karnataka- 560 027
Statement of Unaudited Financial Results For the Period Ended Dec 31, 2021

(Amount in ₹)

Sr. No.	Particulars	Quarter Ended			Period ended		Year Ended
		Dec 31, 2021	Sep 30, 2021	Dec 31, 2020	Dec 31, 2021	Dec 31, 2020	March 31, 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income						
(I)	Revenue from operations						
(i)	Interest Income	2,50,27,04,579	2,27,37,07,325	1,80,71,60,803	7,03,54,72,954	4,74,15,40,635	6,88,59,23,563
(ii)	Fees and commission Income	5,80,53,755	1,68,28,982	2,05,10,790	10,76,67,249	3,97,83,855	10,28,64,271
(iii)	Net gain on derecognition of financial instruments-under-amortised-cost-category	5,57,03,964	23,05,682	3,29,80,477	6,06,34,758	3,36,87,440	7,23,314
(I)	Total Revenue from operations	2,61,64,62,298	2,29,28,41,989	1,86,06,52,070	7,20,37,74,961	4,81,50,11,930	6,98,95,11,148
(II)	Other Income	1,70,43,089	4,02,64,544	99,45,074	6,33,52,942	3,32,27,834	3,25,10,402
(III)	Total Income (I+II)	2,63,35,05,387	2,33,31,06,533	1,87,05,97,144	7,26,71,27,903	4,84,82,39,764	7,02,20,21,550
2	Expenses						
(i)	Finance Cost	1,01,41,60,289	90,14,78,225	66,95,78,499	2,80,85,26,183	1,79,62,98,347	2,54,56,40,521
(ii)	Net loss on derecognition of financial instruments under amortised cost category	-	8,07,29,629	-	18,48,84,797	16,86,70,729	55,29,51,309
(iii)	Impairment on financial instruments	34,94,65,966	49,03,40,140	41,32,20,543	1,37,39,85,204	73,52,63,214	85,29,14,313
(iv)	Employee Benefit Expenses	66,18,31,189	54,64,82,499	43,42,49,413	1,68,71,67,842	1,11,95,48,703	1,57,53,54,867
(v)	Depreciation, amortisation and impairment	1,90,27,575	2,18,13,903	1,67,43,738	5,80,86,868	4,33,52,793	6,32,23,192
(vi)	Other expenses	24,05,70,925	20,52,92,316	17,80,27,441	58,30,97,163	42,10,54,854	61,04,01,794
(IV)	Total Expenses	2,28,50,55,944	2,24,61,36,712	1,71,18,19,634	6,69,57,48,057	4,28,41,88,640	6,20,04,85,996
(V)	Profit before exceptional items and tax (III-IV)	34,84,49,443	8,69,69,821	15,87,77,510	57,13,79,846	56,40,51,124	82,15,35,554
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	Profit before tax (V+VI)	34,84,49,443	8,69,69,821	15,87,77,510	57,13,79,846	56,40,51,124	82,15,35,554
3	Tax Expense:						
(i)	Current Tax	15,62,41,121	14,78,96,476	14,01,24,445	47,38,95,973	33,63,97,770	43,49,98,350
(ii)	Deferred Tax	(7,86,39,224)	(13,63,26,086)	(10,78,89,296)	(36,04,36,730)	(22,35,39,928)	(28,05,63,971)
(iii)	Current tax expense relating to prior years	-	(19,47,155)	-	(19,47,155)	8,53,973	8,69,253
(VIII)	Total Tax Expense	7,76,01,897	96,23,235	3,22,35,149	11,15,12,088	11,37,11,815	15,53,03,632
(IX)	Net profit before impact of rate change on	27,08,47,546	7,73,46,586	12,65,42,361	45,98,67,758	45,03,39,309	66,62,31,922
(X)	Impact of change in the rate of opening deferred tax	-	-	-	-	-	-
(XI)	Net profit/(loss) after tax (IX-X)	27,08,47,546	7,73,46,586	12,65,42,361	45,98,67,758	45,03,39,309	66,62,31,922
(XII)	Other Comprehensive Income						
(i)	Items that will not be reclassified to profit or loss						
(a)	Remeasurement of defined benefit liability/(asset)	11,21,812	(77,34,421)	(75,34,430)	(1,08,11,343)	(20,11,841)	(30,86,716)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(2,82,338)	19,46,599	18,96,265	27,20,998	5,06,340	7,76,865
	Subtotal	8,39,474	(57,87,822)	(56,38,165)	(80,90,345)	(15,05,501)	(23,09,851)
	Other Comprehensive Income/(loss)	8,39,474	(57,87,822)	(56,38,165)	(80,90,345)	(15,05,501)	(23,09,851)
(XIII)	Total Comprehensive Income/(loss) for the period/year (XI+XII)	27,16,87,020	7,15,58,765	12,09,04,196	45,17,77,413	44,88,33,808	66,39,22,071
	Paid up Equity Share Capital (Face value of Rs 10 each)	4,42,91,34,570	4,42,91,34,570	3,20,81,33,360	4,42,91,34,570	3,20,81,33,360	3,20,81,33,360
	Other Equity	4,51,77,12,120	4,24,60,25,101	3,23,22,54,339	4,51,77,12,120	3,23,22,54,339	3,28,69,35,934
(XIV)	Earnings Per Share (Face value of Rs 10 each)						
	Basic (Rs) *	0.61	0.17	0.29	1.20	1.69	2.38
	Diluted (Rs) *	0.61	0.17	0.29	1.20	1.69	2.38

* Quarter ended and Period ended numbers are not annualised

NARAYANASWA
MY VENKATESH



HFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

CIN: U65191KA1995PLC057884

Registered Office: 110/3, Lal Bagh Main Rd, Krishnappa Layout, Bengaluru, Karnataka- 560 027

Notes:

1. The above financial results of the Company 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 and accordingly, these financial results together with the results for the comparative reporting period have 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 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

2. The financial results have been reviewed by the Audit Committee at their meeting held on January 20, 2022 and have been approved and taken on record by the Board of Directors at their meeting held on January 21, 2022. The Statutory Auditors of the Company have carried out limited review of the aforesaid results.

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

4. The Company has assessed the potential impact of COVID-19 on the carrying value of its Loan assets based on relevant internal and external factors / information available, upto the date of approval of these financial results. In order to cover the impact of COVID-19 on the future expected credit losses, the Company is carrying a provision of Rs. 2,87,35,25,701/- as on Dec 31, 2021 and it includes an excess provision of Rs. 35.8 Cr on stage 1 exposure at default. (For the year ended March 31, 2021 Rs 1,55,44,39,437).

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

6. The Company has issued 12,21,00,121 Equity Shares of Rs.10 each at a premium of Rs.6.38 per share amounting to Rs.200 Crore as on June 28, 2021.

7. During the period, the Company has done restructuring of loans amounting to Rs. 343.21 Cr. in line with RBI circular DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021.

IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

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Notes:

8. As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are secured by the Company's specified book debts and loan installment receivables along with mortgage created over the immovable property. The total asset cover as on December 31, 2021 is 1.11 times of the principal amount of the said debentures, which is in line with the terms of offer document.

The following are the details of nature and extent of security provided towards secured listed non convertible debentures.

S. No:	ISIN Number	Nature of Security	Outstanding Balance as on 31/12/2021 (Amount in ₹)	Rate of Interest	Security Cover
1	INE413U07020	Accounts Receivable	5,00,00,000	15.25%	120%
2	INE413U07160	Accounts Receivable	62,50,00,000	10.50%	110%
3	INE413U07103	Accounts Receivable	15,00,00,000	11.50%	110%
4	INE413U07137	Accounts Receivable	50,00,00,000	10.00%	110%
5	INE413U07103	Accounts Receivable	20,00,00,000	11.50%	110%
6	INE413U07103	Accounts Receivable	25,00,00,000	11.50%	100%
7	INE413U07111	Accounts Receivable	1,00,00,00,000	11.50%	125%
8	INE413U07111	Accounts Receivable	15,00,00,000	11.50%	125%
9	INE413U07137	Accounts Receivable	25,00,00,000	10.00%	110%
10	INE413U07129	Accounts Receivable	25,00,00,000	11.50%	115%
11	INE413U07137	Accounts Receivable	25,00,00,000	10.00%	110%
12	INE413U07087	Accounts Receivable	14,00,00,000	8.73%	100%
13	INE413U07178	Accounts Receivable	59,00,00,000	9.00%	110%
14	INE413U07178	Accounts Receivable	74,80,00,000	9.00%	110%
15	INE413U07194	Accounts Receivable	50,00,00,000	7.75%	100%
16	INE413U07145	Accounts Receivable	15,00,00,000	9.55%	110%
17	INE413U07152	Accounts Receivable	15,00,00,000	9.65%	110%

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

**For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited**

NARAYANASW
AMY
VENKATESH

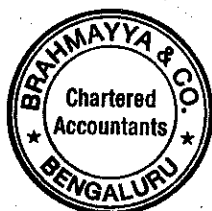
N. Venkatesh

Managing Director

DIN : 01018821

Place: Bengaluru

Date: 21-01-2022



Place: Bengaluru

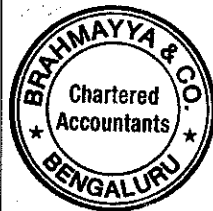
Date: 21-01-2022

IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)
CIN: U65191KA1995PLC057884
Registered Office: No. 110/3, Lalbagh Main Road, Krishnappa Layout, Bangalore- 560027

Statement of Assets and Liabilities

(Amount in ₹)

Particulars	As at 31 Dec 2021 (Unaudited)	As at 31 March 2021 (Audited)
Assets		
1 Financial Assets		
(a) Cash and cash equivalents	5,65,55,38,215	1,78,70,10,465
(b) Bank Balance other than (a) above	1,90,38,16,943	1,54,44,11,947
(c) Derivative financial instruments	9,83,97,726	8,69,85,006
(d) Receivables		
Trade Receivables	3,96,04,931	3,05,99,607
Other Receivables		
(e) Loans	44,80,22,05,202	39,63,02,60,945
(f) Investments	5,00,000	5,00,000
(g) Other Financial assets	47,34,45,453	50,77,89,958
2 Non-financial Assets		
(a) Other non-financial assets	8,78,81,968	1,18,40,015
(b) Current tax assets (Net)	1,63,74,019	1,61,26,238
(c) Deferred tax Assets (Net)	70,92,76,131	34,61,18,402
(d) Investment Property	4,74,225	5,31,516
(e) Right to Use	5,22,57,846	5,62,88,979
(f) Property, Plant and Equipment	8,77,15,963	6,26,47,736
(g) Capital work-in-progress	-	-
(h) Other Intangible assets	1,92,167	10,37,287
Total Assets	53,92,76,80,789	44,08,21,48,101
Liabilities And Equity		
Liabilities		
1 Financial Liabilities		
(a) Derivative financial instruments	9,83,97,726	8,69,85,006
(b) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises		
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	8,46,84,961	8,00,14,864
(c) Debt Securities	6,39,32,84,740	8,82,92,74,954
(d) Borrowings (Other than Debt Securities)	35,84,94,48,749	25,54,11,18,371
(e) Subordinated Liabilities	1,37,43,56,931	1,27,85,62,709
(f) Lease Liability	5,87,31,836	6,17,65,249
(g) Other financial liabilities	81,63,44,676	1,59,95,59,728
2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)	19,01,90,852	1,15,81,955
(b) Provisions	8,79,91,509	5,43,36,393
(c) Deferred tax liabilities (Net)	-	-
(d) Other non-financial liabilities	2,74,02,119	3,78,79,579
3 Equity		
(a) Equity Share capital	4,42,91,34,570	3,20,81,33,360
(b) Other Equity	4,51,77,12,120	3,28,69,35,933
Total Liabilities and Equity	53,92,76,80,789	44,08,21,48,101



Place: Bengaluru
Date: 21-01-2022

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

NARAYANAS
WAMY
VENKATESH

N. Venkatesh
Managing Director
DIN : 01018821

Place: Bengaluru
Date: 21-01-2022

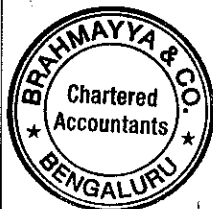
HFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

CIN: U65191KA1995PLC057884

Statement of Cashflows

(Amount in ₹)

SR.No.	Particulars	As at 31 Dec 2021	As at 31 Dec 2020
1	Cash flows from operating activities		
	Net profit before taxation, and extraordinary item	57,13,79,846	56,40,51,123
	Adjustments for		
	Depreciation	5,80,86,868	4,33,52,793
	Net (gain) / loss on derecognition of financial instruments under amortised cost category	13,22,99,588	13,12,34,856
	Interest income on fixed deposit	(8,02,11,556)	(6,09,93,312)
	Short Term Capital Gain	(6,22,33,496)	(3,01,90,861)
	Gratuity and Leave Salary	2,28,43,772	1,89,79,691
	Profit on sale of assets	(6,886)	-
	Provisions for Standard and Non Performing Assets	1,37,39,85,204	73,52,63,214
	Bad Debts Written Off	13,73,594	44,55,396
	Operating profit before working capital changes	2,01,75,16,934	1,40,61,52,900
	(Increase) / Decrease in Trade Receivables	(90,05,325)	80,44,758
	(Increase) / Decrease in loans	(6,54,73,03,056)	(8,04,35,50,896)
	(Increase) / Decrease in Other Current Assets	(11,06,64,812)	7,86,99,851
	(Increase) / Decrease in Loans & Advances	(4,39,02,054)	(2,13,11,900)
	Increase / (Decrease) in Long term Liabilities	(1,41,07,50,009)	1,04,72,77,310
	Increase / (Decrease) in Other current liabilities	(83,39,921)	(81,01,363)
	Increase / (Decrease) in trade payables	(13,29,903)	2,62,46,309
	Changes in Working Capital	(8,13,12,95,079)	(6,91,26,95,931)
	Cash generated from operations	(6,11,37,78,146)	(5,50,65,43,031)
	Income taxes paid	(28,50,00,000)	(25,00,00,000)
	Net cash from operating activities	(6,39,87,78,146)	(5,75,65,43,031)
2	Cash flows from investing activities		
	Purchase of fixed assets	(7,36,58,545)	(2,33,70,250)
	Proceeds from sale of equipment	44,167	1,35,173
	Purchase of Investments	(48,22,35,97,568)	(25,77,86,48,759)
	Sale of Investments	48,28,58,31,063	25,80,88,39,620
	(Increase)/Decrease in fixed deposit (lien marked)	(35,94,04,996)	(35,53,73,812)
	Interest received on fixed deposit	2,61,58,528	2,02,37,712
	Net cash from investing activities	(34,46,27,351)	(32,81,80,316)
3	Cash flows from financing activities		
	Proceeds from issuance of share capital	1,99,99,99,982	89,99,99,998
	Proceeds from long-term borrowings		
	Term Loan From Banks	17,85,00,00,000	6,27,00,00,000
	Term Loan From Financial Institutions	4,25,00,00,000	3,30,00,00,000
	Inter Corporate Deposit	2,00,00,00,000	1,45,00,00,000
	Debt Securities	1,25,90,30,756	3,00,00,00,000
	Commercial paper	24,96,63,309	2,20,86,11,250
	Repayment of long-term borrowings		
	Term Loan From Banks	(8,99,23,73,714)	(4,73,54,53,068)
	Term Loan From Financial Institutions	(2,43,77,65,700)	(2,02,98,17,966)
	Commercial paper	-	(2,25,00,00,000)
	Inter Corporate Deposit	(2,00,00,00,000)	(1,45,00,00,000)
	Securitisation	-	(13,56,28,077)
	Debt Securities	(3,24,60,30,756)	(1,53,33,33,331)
	Net cash used in financing activities	10,93,25,23,877	4,99,43,78,806
4	Net increase in cash and cash equivalents	4,18,91,18,380	(1,09,03,44,541)
5	Cash and cash equivalents at beginning of period	1,46,64,19,226	1,90,89,51,290
6	Cash and cash equivalents at end of period	5,65,55,37,607	81,86,06,749



Place: Bengaluru
Date: 21-01-2022

For and on behalf of the Board of Directors
of HFL Samasta Finance Limited

NARAYANAS
WAMY
VENKATESH

N. Venkatesh
Managing Director
DIN : 01018821

Place: Bengaluru
Date: 21-01-2022

IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)
Annexure 1

Disclosures in compliance with regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and disclosure requirements) regulation 2015 for the period ended Dec 31, 2021

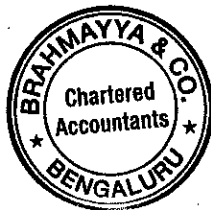
S.No	Ratio	As on December 31, 2021
1	Debt-Equity ratio	4.93
2	Debt service coverage ratio	Not applicable*
3	Interest service coverage ratio	Not applicable*
4	Outstanding redeemable preference shares (quantity and value)	Not applicable
5	Capital redemption reserve/debenture redemption reserve	Not applicable
6	Net worth	8,74,05,89,202
7	Net profit after tax	45,98,67,759
8	Earnings per share	1.20
9	Current ratio	1.47
10	Long term debt to working capital	1.64
11	Bad debts to Account receivable ratio	2.63%
12	Current liability ratio	55.91%
13	Total Debts to Total Assets	79.93%
14	Debtors turnover	Not applicable
15	Inventory turnover	Not applicable
16	Operating margin (%)	26.96%
17	Net profit margin (%)	6.37%
18	Sector specific equivalent ratios, as applicable	
	Stage 3 Ratio as at 31 Dec 2021 is	2.63%
	Provision Coverage Ratio as at 31 Dec 2021 is	230.00%
	Liquidity Coverage Ratio as at 31 Dec 2021 is	542%

*Notes: Provided that the requirement of disclosures of debt service coverage ratio and interest service coverage ratio shall not be applicable for banks or non-banking financial companies/housing finance companies registered with the Reserve Bank of India

The following are the formulae used for the computation of ratios presented above

S.No	Ratio	Formula
1	Debt equity ratio	$\frac{[\text{Debt securities} + \text{Borrowings} + \text{Subordinated Liabilities}]}{[\text{Networth}]}$
2	Networth	$\text{Paid up equity share capital} + \text{other equity} - \text{deferred revenue expenditure} - \text{Prepaid Expenses}$
3	Long term debt to working capital	$\frac{[\text{Long term debt}]}{[\text{Current assets} - \text{Current liabilities}]}$
4	Current Ratio	$\frac{[\text{Current assets}]}{[\text{Current liabilities}]}$
5	Current Liability Ratio	$\frac{[\text{Current Liabilities}]}{[\text{Total Liabilities}]}$
6	Total debt to total assets	$\frac{[\text{Debt securities} + \text{Borrowings (Other than debt securities)} + \text{Subordinate Liabilities}]}{[\text{Total assets}]}$
7	Operating Margin	$\frac{[\text{Profit before tax (PBT)}]}{[\text{Total Income}]}$
8	Net Profit Margin	$\frac{[\text{Profit after tax (PAT)}]}{[\text{Total Income}]}$
9	Stage 3 Ratio	$\frac{[\text{Stage III loans (Greater than 90 DPD)}]}{[\text{Gross loan outstanding}]}$
10	Provision Coverage Ratio	$\frac{[\text{Total provisions}]}{[\text{Gross NPAs}]}$
11	Liquidity Coverage Ratio	$\frac{\text{High-Quality Liquid Assets}}{\text{Total net cash outflow over the next 30 days}}$

NARAYANASWAMY
 AMY
 VENKATESH



HFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

Annexure 2

(i) Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 6, 2020 are given below (Resolution Framework 1.0):

Type of Borrower	Number of accounts where resolution plan has been implemented under this window (A)	exposure to accounts mentioned at (A) before implementation of the plan (B)	Of (B), aggregate amount of debt that was converted into other securities (C)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan (E)
Microfinance Loans	-	-	-	-	-
Dairy Cattle Loans	-	-	-	-	-
Individual Loans	-	-	-	-	-
Total	-	-	-	-	-

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year (B)	Of (A) amount written off during the half-year (C)	Of (A) amount paid by the borrowers during the half-year (D)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (E)
Microfinance Loans	-	-	-	-	-
Dairy Cattle Loans	-	-	-	-	-
Individual Loans	-	-	-	-	-
Total	-	-	-	-	-

(ii) Information as required by Reserve Bank of India Circular on resolution framework 2.0: Resolution of Covid - 19 related stress of individuals and small businesses dated 5 May 2021

S.No.	Description	Microfinance Loans	Dairy Cattle Loans	Individual Loans
(A)	Number of requests received for invoking resolution process	1,64,223	4,955	445
(B)	Number of accounts where resolution plan has been implemented under this window	1,64,223	4,955	445
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	3,22,27,41,314	14,65,40,017	6,28,67,011
(D)	Of (C) aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	28,46,71,095	8,34,19,364	1,17,71,848
(G)	Exposure to accounts mentioned at (B) as on Decemeber 31, 2021.	2,80,02,28,045	13,85,57,753	6,20,22,527

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