

Date: October 17, 2023

To,  
The Manager  
Listing Department  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400051  
Maharashtra, India,  
BSE Scrip Code – 973128

To,  
The Manager  
Listing Department  
National Stock Exchange of India Limited (NSE)  
Exchange Plaza, C-1, Block G  
Bandra Kurla Complex (BKC), Bandra (East)  
Mumbai – 400051,  
Maharashtra, India

**Outcome of the Board Meeting - Submission of Unaudited Financial results along with Limited Review Report for the quarter and half year ended September 30, 2023.**

Pursuant to the provisions of Regulations 23(9), 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 applicable regulations, if any, we hereby inform you that the Board of Directors of IIFL Samasta Finance Limited has approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2023 at the Board Meeting held on October 17, 2023. The Unaudited Financial Results will also be published in the newspaper in terms of Regulation 52(8), read with regulation 52(4) of the SEBI Regulations.

In this regard please find enclosed herewith the following:

- 1) Unaudited Financial Results for the quarter and half year ended September 30, 2023 and Limited Review Report issued by the Statutory Auditors of the Company for the quarter and half year ended September 30, 2023, which was duly approved and taken on record by the Board of Directors on October 17, 2023. The said results were reviewed and recommended by the Audit Committee at its Meeting held prior to the Board Meeting.
- 2) The disclosures in accordance with Regulation 52, 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 3) The disclosures in accordance with Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 4) Disclosure of Security cover in accordance with Regulation 54 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.
- 5) The disclosure of Related Party Transactions under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 for the half year ended September 30, 2023.

Thanking you,



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

For IIFL Samasta Finance Limited

  
Mr. Manoranjan Biswal  
Company Secretary and Chief Compliance Officer

Place: Bengaluru

Date: October 17, 2023

Encl: as above

**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.

**Independent Auditor's Review Report on unaudited quarterly financial results of IIFL Samasta Finance Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

To  
The Board of Directors of  
IIFL Samasta Finance Limited  
(Formerly known as Samasta Microfinance Limited)

**Introduction:**

1. We have reviewed the accompanying statement of unaudited financial results of IIFL Samasta Finance Limited ("the Company") for the quarter and half year ended September 30, 2023 ("the Statement") pursuant to the requirements of 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.
2. The Statement 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, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI guidelines") read with other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Obligations. Our responsibility is to express a conclusion on the Statement based on our review.

**Scope of 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 of 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.

**Conclusion:**

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.

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

Digitally signed by  
SRINIVAS  
GOGINENI  
Date: 2023.10.17  
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**G. Srinivas**  
Partner  
Membership No.: 086761  
UDIN: 23086761BGWJNA8555

Place: Bengaluru  
Date: October 17, 2023

**Statement of Assets and Liabilities**

(Amount in ₹ Cr.)

Particulars	As at Sep 30, 2023 (Unaudited)	As at Mar 31, 2023 (Audited)
<b>Assets</b>		
<b>1 Financial Assets</b>		
(a) Cash and cash equivalents	1,121.90	227.11
(b) Bank Balance other than (a) above	413.84	382.39
(c) Derivative financial instruments	-	9.22
(d) Receivables		-
(i) Trade Receivables	27.44	17.98
(ii) Other Receivables	-	-
(e) Loans	7,990.27	7,736.08
(f) Investments	195.10	160.42
(g) Other Financial assets	212.71	289.48
<b>2 Non-financial Assets</b>		
(a) Other non-financial assets	10.39	5.70
(b) Current tax assets (Net)	23.34	2.12
(c) Deferred tax Assets (Net)	32.91	45.04
(d) Investment Property	0.04	0.05
(e) Right to Use	12.91	8.15
(f) Property, Plant and Equipment	26.37	20.36
(g) Capital work-in-progress	0.00	-
(h) Other Intangible assets	-	-
<b>Total Assets</b>	<b>10,067.23</b>	<b>8,904.10</b>
<b>Liabilities And Equity</b>		
<b>Liabilities</b>		
<b>1 Financial Liabilities</b>		
(a) Derivative financial instruments	-	9.22
(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	25.98	20.38
(c) Debt Securities	412.04	477.00
(d) Borrowings (Other than Debt Securities)	7,025.72	6,328.70
(e) Subordinated Liabilities	687.30	464.60
(f) Lease Liability	14.14	9.21
(g) Other financial liabilities	301.42	232.80
<b>2 Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	0.18	0.18
(b) Provisions	18.61	13.29
(c) Deferred tax liabilities (Net)	-	-
(d) Other non-financial liabilities	27.75	26.57
<b>3 Equity</b>		
(a) Equity Share capital	593.64	593.64
(b) Other Equity	960.45	728.51
<b>Total Liabilities and Equity</b>	<b>10,067.23</b>	<b>8,904.10</b>
<p>For and on behalf of the Board of Directors of IIFL Samasta Finance Limited</p> <p style="text-align: right;"><i>(Signature)</i></p> <p style="text-align: right;">N. Venkatesh Managing Director DIN : 01018821</p> <p style="text-align: right;">Place: Bengaluru Date: 17-10-2023</p>		



**IIFL 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 quarter and half year ended Sep 30, 2023**

Sl. No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Sep 30, 2023	Jun 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Income</b>						
	<b>Revenue from operations</b>						
(i)	Interest Income	594.91	534.02	352.61	1,128.93	677.49	1,539.63
(ii)	Fees and commission Income	58.12	39.01	17.87	97.13	32.13	100.67
(iii)	Net gain on derecognition of financial instruments under amortised cost category	42.12	2.07	1.32	44.19	28.20	105.93
(I)	<b>Total Revenue from operations</b>	<b>695.15</b>	<b>575.10</b>	<b>371.80</b>	<b>1,270.25</b>	<b>737.81</b>	<b>1,746.23</b>
(II)	Other Income	3.95	5.30	1.63	9.24	3.22	7.28
(III)	<b>Total Income (I+II)</b>	<b>699.10</b>	<b>580.40</b>	<b>373.43</b>	<b>1,279.49</b>	<b>741.03</b>	<b>1,753.51</b>
<b>2</b>	<b>Expenses</b>						
(i)	Finance Cost	213.98	198.81	132.61	412.79	260.63	586.98
(ii)	Net loss on derecognition of financial instruments under amortised cost category	99.81	82.90	98.42	182.71	195.43	450.91
(iii)	Impairment on financial instruments	7.00	1.89	(6.12)	8.89	10.66	4.37
(iv)	Employee Benefit Expenses	140.70	131.16	93.41	271.86	179.84	393.87
(v)	Depreciation, amortisation and impairment	4.88	4.04	3.34	8.92	6.17	13.24
(vi)	Other expenses	47.67	43.05	33.93	90.73	62.51	145.63
(IV)	<b>Total Expenses</b>	<b>514.04</b>	<b>461.86</b>	<b>355.60</b>	<b>975.90</b>	<b>715.24</b>	<b>1,595.00</b>
(V)	<b>Profit/(Loss) before exceptional items and tax (III-IV)</b>	<b>185.06</b>	<b>118.54</b>	<b>17.83</b>	<b>303.59</b>	<b>25.79</b>	<b>158.51</b>
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	<b>Profit/(Loss) before tax (V+VI)</b>	<b>185.06</b>	<b>118.54</b>	<b>17.83</b>	<b>303.59</b>	<b>25.79</b>	<b>158.51</b>
<b>3</b>	<b>Tax Expense:</b>						
(i)	Current Tax	34.57	23.46	1.63	58.03	4.20	13.77
(ii)	Deferred Tax	9.10	3.37	2.05	12.47	0.52	18.19
(iii)	Current tax expense relating to prior years	-	0.12	-	0.12	-	(1.63)
(VIII)	<b>Total Tax Expense</b>	<b>43.67</b>	<b>26.95</b>	<b>3.68</b>	<b>70.63</b>	<b>4.72</b>	<b>30.33</b>
(IX)	<b>Net Profit/(Loss) before impact of rate change on opening deferred tax (VII-VIII)</b>	<b>141.39</b>	<b>91.59</b>	<b>14.15</b>	<b>232.97</b>	<b>21.07</b>	<b>128.18</b>
(X)	Impact of change in the rate of opening deferred tax	-	-	-	-	-	-
(XI)	<b>Net Profit/(Loss) after tax (IX-X)</b>	<b>141.39</b>	<b>91.59</b>	<b>14.15</b>	<b>232.97</b>	<b>21.07</b>	<b>128.18</b>
(XII)	<b>Other Comprehensive Income</b>						
	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined benefit liability/(asset)	(0.12)	(1.26)	0.06	(1.39)	0.81	(0.42)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.03	0.32	(0.01)	0.35	(0.20)	0.11
	Subtotal	(0.09)	(0.94)	0.05	(1.04)	0.61	(0.31)
	<b>Other Comprehensive Income/(loss)</b>	<b>(0.09)</b>	<b>(0.94)</b>	<b>0.05</b>	<b>(1.04)</b>	<b>0.61</b>	<b>(0.31)</b>
(XIII)	<b>Total Comprehensive Income/(loss) for the period/year (XI+XII)</b>	<b>141.30</b>	<b>90.64</b>	<b>14.20</b>	<b>231.93</b>	<b>21.69</b>	<b>127.87</b>
	<b>Paid up Equity Share Capital (Face value of Rs 10 each)</b>						
	Other Equity	593.64	593.64	498.22	593.64	498.22	593.64
(XIV)	<b>Earnings Per Share (Face value of Rs 10 each)</b>						
	Basic (Rs) *	2.38	1.54	0.28	3.92	0.42	2.50
	Diluted (Rs) *	2.38	1.54	0.28	3.92	0.42	2.50

\* Quarter ended numbers are not annualised



IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

CIN: U65191KA1995PLC057884

Statement of Unaudited Cashflows for the half year ended September 30, 2023

Sl. No	Particulars	For the half year ended Sep 30, 2023	For the half year ended Sep 30, 2022
		Unaudited	Unaudited
<b>1</b>	<b>Cash flows from operating activities</b>		
	Net profit before taxation, and extraordinary item	303.59	25.80
	Adjustments for :		
	Depreciation	8.92	6.17
	Net (gain) / loss on derecognition of financial instruments under amortised cost category	(48.02)	(23.33)
	Interest income on fixed deposit	(11.11)	(7.49)
	Short Term Capital Gain	(6.70)	(3.16)
	Gratuity and Leave Salary	4.28	2.60
	Profit on sale of assets	0.02	-
	Provisions for Standard and Non Performing Assets	8.89	10.66
	Bad Debts Written Off	182.71	195.43
	<b>Operating profit before working capital changes</b>	<b>442.58</b>	<b>206.67</b>
	(Increase) / Decrease in Trade Receivables	(9.46)	0.08
	(Increase) / Decrease in loans	(445.79)	(385.33)
	(Increase) / Decrease in Other Assets	75.04	(19.00)
	Increase / (Decrease) in Other liabilities	90.11	63.68
	Increase / (Decrease) in trade payables	5.60	3.66
	Changes in Working Capital	(284.50)	(336.90)
	Cash generated from operations	158.08	(130.22)
	Income taxes paid	(70.00)	(5.10)
	<b>Net cash from operating activities</b>	<b>88.08</b>	<b>(135.32)</b>
<b>2</b>	<b>Cash flows from investing activities</b>		
	Purchase of fixed assets	(13.30)	(9.18)
	Proceeds from sale of equipment	0.04	0.00
	Purchase of Investments	(7,115.00)	(3,105.41)
	Sale of Investments	7,121.70	3,108.57
	(Increase)/Decrease in Fixed Deposit - Lien Marked	(31.45)	(77.36)
	(Increase)/Decrease in Other Deposit - SR	(34.68)	0.00
	Interest received on fixed deposit	4.19	2.14
	<b>Net cash from investing activities</b>	<b>(68.50)</b>	<b>(81.24)</b>
<b>3</b>	<b>Cash flows from financing activities</b>		
	Proceeds from issuance of share capital	-	-
	Proceeds from long-term borrowings	4,094.80	2,044.77
	Repayment of long-term borrowings	(3,219.59)	(1,647.97)
	Dividend Paid	-	(4.98)
<b>4</b>	<b>Net cash used in financing activities</b>	<b>875.21</b>	<b>391.82</b>
<b>5</b>	<b>Net increase in cash and cash equivalents</b>	<b>894.79</b>	<b>175.26</b>
<b>6</b>	<b>Cash and cash equivalents at beginning of the year</b>	<b>227.11</b>	<b>452.09</b>
<b>7</b>	<b>Cash and cash equivalents at end of the year</b>	<b>1,121.90</b>	<b>627.35</b>

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

N. Venkatesh  
Managing Director  
DIN : 01018821

Place: Bengaluru  
Date: 17-10-2023



**IIFL 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 from time to time, 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The financial results have been reviewed by the Audit Committee at their meeting held on Oct 17, 2023 and have been approved and taken on record by the Board of Directors at their meeting held on Oct 17, 2023. 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. 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'. Currently, the Company has only one reportable business segment which is Micro Finance.
5. 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 Sep 30, 2023 is 1.07 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.

Sl. No	ISIN Number	Nature of Security	Outstanding Balance as on 30/09/2023 (Amount in ₹)	Rate of Interest	Security Cover
1	INE413U07178	Accounts Receivable	1,33,80,00,000	9.00%	110%
2	INE413U07210	Accounts Receivable	1,50,00,00,000	10.00%	100%

6. The Disclosure in compliance with Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.
7. Information as required by Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure II.
8. Information as required by Regulations 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure III.
9. Information as required by RBI Master Direction on transfer of loan exposures dated Sep 24, 2021, is attached as Annexure IV.
10. Disclosure pertaining to transactions with the related party is attached as Annexures V.
11. Pursuant to SEBI Circular No. SEBI/HO/DDHS/CIR/P/2021/613 dated 10 August 2021, the Company has listed Debentures on BSE Limited.





**IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)**


**CIN: U65191KA1995PLC057884**

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

12. The Parliament has approved the Code on Social Security, 2020 ("Code") which may impact the contribution by the Company towards provident fund and gratuity. The effective date from which the Code and its provisions would be applicable is yet to be notified and the rules which would provide the details based on which financial impact can be determined are yet to be framed. The Company will complete its evaluation and will give appropriate impact, if any, in the financial results following the Code becoming effective and the related rules being framed and notified. The Company has taken professional opinion in this regard and will ensure that it makes adequate provisions to remain compliant with all requirements.
13. The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019.
14. 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**

  
**N. Venkatesh**  
Managing Director  
DIN : 01018821

Place: Bengaluru  
Date: 17-10-2023

IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)

Annexure I

Disclosure in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

Column A	Column B	Column C I	Column D II	Column E III	Column F IV	Column G V	Column H VI	Column I VII	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount In negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value(=K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding Items covered in column F)	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	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)		
		BookValue	BookValue	Yes/No	BookValue	BookValue									
<b>ASSETS</b>															
Property,Plant and Equipment		-	-	No	NA	NA	26.37	-	-	26.37	-	-	NA	NA	
Capital Work In Progress		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Right of Use Assets		-	-	No	NA	NA	12.91	-	-	12.91	-	-	NA	NA	
Goodwill		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Intangible Assets		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Intangible Assets under Development		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Investments		-	-	No	NA	NA	195.10	-	-	195.10	-	-	NA	NA	
Loans	Loan Portfolio	337.94	6,655.87	No	NA	NA	1,242.12	-	-	8,275.93	-	337.94	NA	NA	
Inventories		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Trade Receivables		-	-	No	NA	NA	27.44	-	-	27.44	-	-	NA	NA	
Cash and Cash Equivalents		-	-	No	NA	NA	1,121.90	-	-	1,121.90	-	-	NA	NA	
Bank Balances other than Cash and Cash Equivalents		-	413.84	No	NA	NA	-	-	-	413.84	-	-	NA	NA	
Others		-	-	No	NA	NA	253.91	-	-	253.91	-	-	NA	NA	
<b>Total</b>		<b>337.94</b>	<b>7,069.71</b>				<b>2,919.75</b>			<b>10,327.40</b>		<b>337.94</b>	<b>NA</b>	<b>NA</b>	
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains	Listed Non Convertible Debentures	316.53	-	No	NA	NA	95.52	95.52	-	412.04	-	316.53	NA	NA	
Other debt sharing pari-passu charge with above debt		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Other Debt		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Subordinated debt		-	-	No	NA	NA	687.30	687.30	-	687.30	-	-	NA	NA	
Borrowings		7,025.72	-	No	NA	NA	-	-	-	7,025.72	-	-	NA	NA	
Bank		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Debt Securities		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Others		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	
Trade payables		-	-	No	NA	NA	25.98	-	-	25.98	-	-	NA	NA	
Lease Liabilities		-	-	No	NA	NA	14.14	-	-	14.14	-	-	NA	NA	
Provisions		-	-	No	NA	NA	18.61	-	-	18.61	-	-	NA	NA	
Others		-	-	No	NA	NA	329.35	-	-	329.35	-	-	NA	NA	
<b>Total</b>		<b>316.53</b>	<b>7,025.72</b>				<b>1,170.89</b>	<b>782.82</b>		<b>8,513.14</b>		<b>316.53</b>	<b>NA</b>	<b>NA</b>	
Cover on Book Value		1.07										1.07		1.07	
Cover on Market Value															
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

\*The value of loan offered as security is before adjustment of expected credit loss/provision



Annexure II

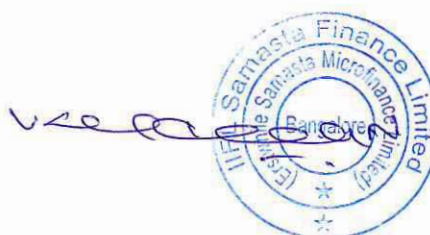
Disclosure in compliance with Regulation 52 (4) of the SEBI ( Listing Obligations and Disclosure Requirements) Regulations 2015 for the half year ended Sep 30, 2023:

Sl. No	Ratio	For the half year ended Sep 30, 2023
1	Debt-Equity Ratio	5.47
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	1,474.43
7	Net Profit after tax	232.97
8	Earning per share	3.92
9	Current Ratio	1.21
10	Long term debt to working capital	3.09
11	Bad debts to Account receivable ratio	2.11%
12	Current Liability ratio	60.92%
13	Total Debts to Total Assets	80.18%
14	Debtors Turnover	Not Applicable
15	Inventory Turnover	Not Applicable
16	Operating Margin (%)	38.70%
17	Net Profit Margin (%)	18.21%
18	Sector specific equivalent ratios, as applicable	
	Stage 3 ratio as at 30 Sep 2023 is	2.11%
	Provision Coverage Ratio as at 30 Sep 2023 is	72.98%

\*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 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	$[\text{Debt securities} + \text{Borrowings} + \text{Subordinated Liabilities}] / [\text{Networth}]$
2	Networth	$\text{Paid up equity share capital} + \text{other equity} - \text{deferred revenue expenditure}$
3	Long term debt to working capital	$[\text{Long term debt}] / [\text{Current assets} - \text{Current liabilities}]$
4	Current Ratio	$[\text{Current assets}] / [\text{Current liabilities}]$
5	Current Liability Ratio	$[\text{Current Liabilities}] / [\text{Total Liabilities}]$
6	Total debt to total assets	$[\text{Debt securities} + \text{Borrowings (Other than debt securities)} + \text{Subordinate Liabilities}] / [\text{Total assets}]$
7	Operating Margin	$[\text{Profit before tax (PBT)} + \text{Loan Loss Provision} + \text{Write Off}] / [\text{Total Income}]$
8	Net Profit Margin	$[\text{Profit after tax (PAT)}] / [\text{Total Income}]$
9	Stage 3 Ratio	$[\text{Stage III loans (Greater than 90 DPD)}] / [\text{Gross loan outstanding}]$
10	Provision Coverage Ratio	$[\text{Total Impairment loss allowance for stage III}] / [\text{Gross Stage III Loans EAD}]$





**IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)**  
**Annexure IV**

Details of loans transferred during the half year ended Sep 30, 2023 as per RBI Master Direction on transfer of loan exposures dated September 24, 2021 are given below.

(i) The details of stressed loans transferred during the half year ended Sep 30, 2023 to the ARC are given below:

(Amount in ₹ Cr.)			
Particulars	NPA	SMA	Write Off
No of accounts	7,282	38,928	
Aggregate principal outstanding of loans transferred	16.92	138.34	
Weighted average residual tenor of the loans transferred (in years)	1.33	1.59	-
Net book value of loans transferred (at the time of transfer)	6.43	132.48	-
Aggregate consideration		76.00	
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Investment in security receipts		64.60	

(a) The Company has reversed Rs. 16.36 Cr provision on account of the sale of stressed loans.

(b) The company has not acquired any stressed loan during the half year ended Sep 30, 2023.

(ii) The Company has transferred certain loans which are not in default through direct assignment, details of which are given as follows:  
 (Amount in ₹ Cr.)

Particulars	Half year ended Sep 30, 2023
i) Total number of loan assets assigned during the half year ended	5,80,875
ii) Book value of loan assets assigned during the half year ended	2,014.56
iii) Sale Consideration received during the half year ended	1,813.10
iv) Interest spread recognised in the statement of profit and loss during the half year ended (including amortisation of unamortised interest spread)	48.02
v) Weighted average maturity of loan assets assigned (in Years)	1.49
vi) Weighted average holding period of loan assets assigned (in Months)	5.61
vii) Retention of beneficial economic interest on loan assets assigned (in %)	10.00%
viii) Coverage of tangible security coverage	NIL
ix) Rating wise distribution of rated loans	Not Rated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No

(a) The Company has not transferred any NPA loans.

(b) The Company has not acquired any loans through assignment.



IIFL Samasta Finance Limited (Erstwhile Samasta Microfinance limited)  
 CIN: U65191KA1995PLC057884  
 (All amount are In Crores)

Related party transactions for the half year ended September 30, 2023

Annexure V

							Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investment				Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Inter-corporate deposit - Given	600.00	-	-	Loan	3.60	Various dates	Inter-corporate deposits	12.00%	Various dates	unsecured	To meet working capital requirements
2	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Inter-corporate deposit - Received	600.00	-	-								
3	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Inter-corporate deposit - Taken	300.00	-	-	Loan	6.24	Various dates	Inter-corporate deposits	12.00%	Various dates	unsecured	To meet working capital requirements
	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Inter-corporate deposit - Repaid	300.00	-	-								
	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Arrange Fee Income	65.76	-	-								
	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Interest Income on NCD	3.60	-	-								
4	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABC12915C	Holding Company	Interest Expense on NCD	6.24	-	-								
5	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AAB12915C	Holding Company	Sundry Payable	-	-	18.89								
6	IIFL Samasta Finance Limited	AAACC4577H	IIFL Home Finance Limited	AABC16154K	Group Company	Inter-corporate deposit - Taken	250.00	-	-	Loan	3.39	Various dates	Inter-corporate deposits	12.00%	Various dates	unsecured	To meet working capital requirements
7	IIFL Samasta Finance Limited	AAACC4577H	IIFL Home Finance Limited	AABC16154K	Group Company	Inter-corporate deposit - Repaid	250.00	-	-								
7	IIFL Samasta Finance Limited	AAACC4577H	IIFL Home Finance Limited	AABC16154K	Group Company	Inter-corporate deposit - Taken	150.00	-	-	Loan	2.12	Various dates	Inter-corporate deposits	12.00%	Various dates	unsecured	To meet working capital requirements
8	IIFL Samasta Finance Limited	AAACC4577H	IIFL Home Finance Limited	AABC16154K	Group Company	Inter-corporate deposit - Repaid	150.00	-	-								
8	IIFL Samasta Finance Limited	AAACC4577H	IIFL Home Finance Limited	AABC16154K	Group Company	Interest Expense on NCD	5.51	-	-								
9	IIFL Samasta Finance Limited	AAACC4577H	360 ONE WAM LIMITED (Erstwhile IIFL WEALTH MANAGEMENT LIMITED)	AABC1R294C	Group Company	Issuance of NCD	0.00	-	0.15	Loan	0.00	68 months	Loan	10.15%	68 months	unsecured	General corporate purpose and onward lending
Total							2,681.11										



For and on behalf of the <sup>Legal</sup> Directors  
 of IIFL Samasta Finance Limited

*N. Venkatesh*

N. Venkatesh  
 Managing Director  
 DIN : 01018921

Place: Bengaluru  
 Date: 17-10-2023