

Date: July 29, 2024

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

To,
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 of Directors Meeting: - Submission of Unaudited Standalone Financial Results along with the Limited Review Report for the quarter ended June 30, 2024.

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 Standalone Financial Results of the Company for the quarter ended June 30, 2024 at the Board Meeting held on July 29, 2024. The Unaudited Standalone 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 Standalone Financial Results for the Quarter ended June 30, 2024 along with the Limited review Report for the Quarter ended June 30, 2024, which was duly approved and taken on record by the Board of Directors on July 29, 2024. 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) Appointment of Smt. Uma Shanmukhi Sistla (DIN: 08165959) as an additional director in the capacity of Women Independent Director to hold office of Independent Director for a term of three consecutive years with effect from 29th of July 2024 subject to approval of the members in ensuing general meeting. (Brief Profile of Smt. Uma Shanmukhi Sistla is **Annexure -1**)

- 6) Resignation of Smt. Malini B Eden (DIN: 00732954) has tendered her resignation as an Independent Director of the Company, with effect from 29th of July 2024. While taking note of the above, the Board of Directors of the Company placed on record its appreciation for the valuable contribution and guidance provided by Smt. Malini B Eden during her association with the Company as an Independent Director.

The Financial results will also be made available on the Company's website at www.iiflsamasta.com/investor-relations.

Thanking you,

For IIFL Samasta Finance Limited

Mr. Manoranjan Biswal
Company Secretary and Chief Compliance Officer

Place: Bengaluru

Date: July 29, 2024

Encl: as above

CC: <u>Catalyst Trusteeship Limited.</u> <u>(Unit No- 901, 9th Floor, Tower –</u> <u>B, Peninsula Business Park,</u> <u>Senapati Bapat Marg, Lower Parel</u> <u>(W), Mumbai - 400013</u>	CC: <u>BEACON Trusteeship Limited</u> <u>5W, 5th Floor, Metropolitan</u> <u>Building, E Block, Bandra Kurla</u> <u>Complex (BKC), Bandra (East),</u> <u>Mumbai 400 051.</u>	CC: <u>Vardhman Trusteeship</u> <u>Private Limited</u> <u>The Capital, A Wing, 412A,</u> <u>Bandra Kurla Complex,</u> <u>Bandra (East), Mumbai 400</u> <u>051.</u>
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Annexure I

Sr. No	Particulars	Descriptions
		Mrs. Sistla Uma Shanmukhi
1	Reason for change viz. appointment, Resignation resignation, removal, death or otherwise;	Appointment of Director
2	Date of appointment/ resignation & term of appointment	29-07-2024
3	Brief profile (in case of appointment);	<p>Smt. Uma Shanmukhi Sistla is a Career banker with 40 years of experience with State Bank of India and Group Companies. At the time of retirement, she was in the grade of Chief General Manger in State Bank of India and was heading SBI-SG Global Securities Services Pvt Ltd (SBI-SG) as its MD & CEO. SBI-SG is into providing custody, clearing, fund accounting and other securities services.</p> <p>Smt. Uma Shanmukhi Sistla began her career with State Bank of Hyderabad in 1983 and joined State Bank of India as a Probationary Officer in 1987. She has wide experience spanning ~40 years, in various areas of Banking, covering Branch Operations, Credit Management, Consumer Banking, SME Finance, International Banking, Training, Research, e-course development, Investment Banking, Investor relations, ALM, Financial Control. She also has exposure to Bank's International operations, owing to a 2-year stint at SBI's Frankfurt Branch.</p> <p>Smt. Uma Shanmukhi Sistla has served as a Whole time Director of SBI Capital Markets Limited for a period of two years and was a Director on the Boards of the group companies viz. SBICAP Securities Ltd, SBICAP Ventures Ltd SBICAP Trustee Company Ltd, SBICAP UK & SBICAP Singapore.</p>

		<p>Smt. Uma Shanmukhi Sistla is a Science graduate and a Certified Associate of Indian Institute of Bankers. She holds an MBA in Banking and Finance and was a Certified Financial Planner from FPSB India in 2011.</p> <p>She takes keen interest in Capital Markets businesses and was honoured by Equalifi as one among the "Top 100 Women in Finance" during 2020.</p>
4	Disclosure of relationship between directors (in case of appointment of a Director).	Smt. Uma Shanmukhi Sistla is not related to any Director of the Company.

Thanking you,

For IIFL Samasta Finance Limited

Mr. Manoranjan Biswal
Company Secretary and Chief Compliance Officer

Independent Auditor's Limited Review Report on unaudited financial results for the quarter ended 30th June 2024 of IIFL Samasta Finance Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review report to the Board of Directors of IIFL Samasta Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of IIFL Samasta Finance Limited ("the company") for the quarter ended 30th June 2024 ("the statement"), being submitted by the Company's Management pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ("the SEBI Regulations").
2. The 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 read with relevant rules issued thereunder and other accounting principles generally accepted in India. 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 (ICAI). 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 inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would be aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



suriandco.com



blr@suriandco.com



+91 - 080 - 41240545
+91 - 080 - 41270545



K M K Towers, 2nd Floor,
No. 142, K H Road (Double Road)
Bengaluru - 560 027.

GSTIN - 29AABFS5023Q1ZR

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) 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 in respect of income recognition, asset classification, provisioning and other related matters.
5. The financial statements of the Company for the year ended 31st March 2024 have been audited by the predecessor auditor whose report dated 24th April, 2024 had expressed an unmodified opinion. The financial information of the company for the previous quarter ended 31st March 2024, being the balancing figures between the audited figures in respect of the full financial year up to 31st March 2024 and the published unaudited year to date figures up to the end of third quarter of the financial year 2023-24, have been audited by the predecessor auditor whose report dated 24th April, 2024 had expressed an unmodified opinion.

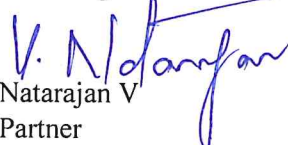
Our conclusion is not modified in respect of this matter.

6. We have not audited or reviewed the comparative financial information appearing in the statement of the corresponding quarter ended 30th June 2023. These comparative financial information have been reviewed by the predecessor auditor whose report dated 21st July 2023 expressed an unmodified opinion on those financial results.

Our Conclusion is not modified in respect of this matter.

Place: Bengaluru
Date: 29th July 2024

For Suri & Co.,
Chartered Accountants
Firm Registration No:004283S


Natarajan V
Partner

Membership Number: 223118
UDIN: 24223118BKBNQT4167



Statement of Unaudited Financial Results for the quarter ended June 30, 2024

(Amount in ₹ Cr.)

Sl. No	Particulars	Quarter Ended			Year Ended
		Jun 30, 2024	Mar 31, 2024	Jun 30, 2023	Mar 31, 2024
		Unaudited	Audited (Refer Note 13)	Unaudited	Audited
1	Income				
	Revenue from operations				
(i)	Interest Income	639.35	656.77	534.02	2,406.00
(ii)	Fees and commission Income	77.16	106.23	40.59	294.05
(iii)	Net gain on derecognition of financial instruments under amortised cost category	-	-	7.37	31.02
(I)	Total Revenue from operations	716.51	763.00	581.98	2,731.06
(II)	Other Income	15.67	16.98	3.72	36.93
(III)	Total Income (I+II)	732.18	779.98	585.69	2,767.99
2	Expenses				
(i)	Finance Costs	234.91	241.15	198.81	880.39
(ii)	Impairment on financial instruments	110.42	111.57	90.09	415.94
(iii)	Net loss on derecognition of financial instruments under amortised cost category	5.14	30.93	-	-
(iv)	Employee Benefits Expenses	166.44	172.07	131.16	591.21
(v)	Depreciation, amortisation and impairment	4.81	5.54	4.04	19.43
(vi)	Other expenses	56.08	61.40	43.05	203.88
(IV)	Total Expenses	577.80	622.66	467.16	2,110.85
(V)	Profit/(Loss) before exceptional items and tax (III-IV)	154.38	157.32	118.54	657.14
(VI)	Exceptional Items	-	-	-	-
(VII)	Profit/(Loss) before tax (V+VI)	154.38	157.32	118.54	657.14
3	Tax Expense:				
(i)	Current Tax	42.17	45.41	23.46	148.40
(ii)	Deferred Tax	(7.05)	(8.19)	3.37	5.76
(iii)	Current tax expense relating to prior years	-	(0.18)	0.12	(0.06)
(VIII)	Total Tax Expense	35.12	37.03	26.95	154.10
(IX)	Net Profit/(Loss) after tax (VII-VIII)	119.26	120.29	91.59	503.04
(X)	Other Comprehensive Income/(Loss)				
	(i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement of defined benefit liability/(asset)	(0.31)	(0.68)	(1.26)	(2.51)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.08	0.17	0.32	0.63
	Other Comprehensive Income/(loss)	(0.23)	(0.51)	(0.94)	(1.88)
(XI)	Total Comprehensive Income/(loss) for the period/year (IX+X) (Comprising Profit/ (Loss) and other Comprehensive Income for the period)	119.03	119.78	90.64	501.16
	Paid up Equity Share Capital (Face value of Rs 10 each)	668.44	668.44	593.64	668.44
	Other Equity				1,341.28
(XII)	Earnings Per Share (Face value of Rs 10 each)				
	Basic (Rs) *	1.78	1.93	1.54	8.09
	Diluted (Rs) *	1.76	1.93	1.54	7.95

* Quarter ended numbers are not annualised



HFL Samasta Finance 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 Jul 29, 2024 and have been approved and taken on record by the Board of Directors at their meeting held on Jul 29, 2024. The Statutory Auditors of the Company have carried out 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 results.

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(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are secured by the Company's specified loan installment receivables. The total asset cover as on Jun 30, 2024 is 1.05 times of the principal amount and accrued interest thereon 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 30/06/2024 (Amount in ₹)	Rate of Interest	Security Cover
1	INE413U07210	Accounts Receivable	80,00,00,000	10.00%	100%
2	INE413U07244	Accounts Receivable	49,57,35,000	9.21%	105%
3	INE413U07228	Accounts Receivable	1,16,84,24,000	9.60%	105%
4	INE413U07236	Accounts Receivable	34,04,85,000	9.57%	105%
5	INE413U07277	Accounts Receivable	73,44,98,000	10.00%	105%
6	INE413U07269	Accounts Receivable	80,38,50,000	10.03%	105%
7	INE413U07251	Accounts Receivable	1,57,71,76,000	10.50%	105%
8	INE413U07285	Accounts Receivable	6,19,98,000	9.20%	105%
9	INE413U07335	Accounts Receivable	77,60,38,000	9.60%	105%
10	INE413U07327	Accounts Receivable	13,14,05,000	9.57%	105%
11	INE413U07293	Accounts Receivable	14,72,47,000	10.00%	105%
12	INE413U07301	Accounts Receivable	54,32,37,000	10.03%	105%
13	INE413U07319	Accounts Receivable	14,87,44,000	10.50%	105%

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.



IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884

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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. Pursuant to SEBI Circular No. SEBI/HO/DDHS/CIR/P/2021/613 dated 10 August 2021, the Company has listed Debentures on both BSE Limited and NSE Limited.
11. 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.
12. 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.
13. The figures of the quarter ended March 31, 2024 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2024 and the unaudited year-to-date figures up to Dec 31, 2023 being the date of the end of the third quarter of the financial year which were subjected to limited review.
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: July 29, 2024

IIFL Samastha Finance Limited
Annexure I

Disclosure in compliance with Regulation 5(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	Part Passu Charge	Part Passu Charge	Part Passu Charge	Assets not offered as Security	Elimination (Amount in negative)	(Total C to I)	Market Value for Exclusion Basis	Carrying /book value for market value is not ascertainable or applicable (for eg. Bank balance, DSO, market value is not applicable)	Market Value for Part passu charge Assets	Carrying value/book value for part passu charge assets where market value is not ascertainable or applicable (for eg. bank balance, DSO, market value is not applicable)	Total Value (K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	NA	NA	28.38	-	28.38	-	-	NA	NA	-
Capital Work-in Progress		-	-	No	NA	NA	13.87	-	13.87	-	-	NA	NA	-
Right of Use Assets		-	-	No	NA	NA	-	-	-	-	-	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	811.41	-	811.41	-	-	NA	NA	-
Loans	Loan Portfolio	830.00	6,926.94	No	NA	NA	1,040.52	-	8,797.47	-	830.00	NA	NA	830.00
	Less: Impairment loss allowance as per Ind AS *	-	-	No	NA	NA	-	-	-298.64	-	-	NA	NA	-
Inventories		-	-	No	NA	NA	-	-	-	-	-	NA	NA	-
Trade Receivables		-	-	No	NA	NA	27.90	-	27.90	-	-	NA	NA	-
Cash and Cash Equivalents		-	-	No	NA	NA	570.17	-	570.17	-	-	NA	NA	-
Bank Balances other than Cash and Cash Equivalents		-	-	No	NA	NA	457.75	-	457.75	-	-	NA	NA	-
Others		-	-	No	NA	NA	259.78	-	259.78	-	-	NA	NA	-
Total		830.00	7,384.69				2,752.04		10,668.10		830.00	NA	NA	830.00
LIABILITIES														
Debt securities to which this certificate pertains	Listed Non Convertible Debentures	794.04	-	No	NA	NA	155.29	-	949.33	-	794.04	NA	NA	794.04
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	543.41	-	543.41	-	-	NA	NA	-
Borrowings**		-	-	No	NA	NA	-	-	-	-	-	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	31.08	-	31.08	-	-	NA	NA	-
Lease liabilities		-	-	No	NA	NA	15.53	-	15.53	-	-	NA	NA	-
Provisions		-	-	No	NA	NA	23.01	-	23.01	-	-	NA	NA	-
Others		-	-	No	NA	NA	274.77	-	274.77	-	-	NA	NA	-
Total		794.04	6,701.06				1,043.08		8,588.18		794.04	NA	NA	794.04
Cover on Book Value		1.05	-								1.05			1.05
Cover on Market Value														
		Exclusive Security Cover Ratio			Part Passu Security Cover Ratio									

* Indicates Provision carried out under ECL methodology and hence not considered for security cover ratio.
** Includes Rs. 355 Crores of Borrowings drawn down as at the end of June 2024 on which security creation is under progress as per the terms agreed with the lenders.



Annexure II

Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 for the quarter ended June 30, 2024:

Sl. No	Ratio	As on Jun 30, 2024
1	Debt-Equity Ratio	3.99
2	Debt Service Coverage Ratio	0.17
3	Interest Service Coverage Ratio	1.70
4	Outstanding redeemable preference shares (quantity and value)	Not Applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve	Not Applicable
6	Net Worth (Rs. in crores)	2,036.76
7	Net Profit after tax (Rs. in crores)	119.26
8	Earning per share (Not Annualised)	
	(a). Basic (Rs.)	1.78
	(b). Diluted (Rs.)	1.76
9	Current Ratio	1.39
10	Long term debt to working capital	1.76
11	Bad debts to Account receivable ratio	2.30%
12	Current Liability ratio	59.50%
13	Total Debts to Total Assets	76.22%
14	Debtors Turnover	Not Applicable
15	Inventory Turnover	Not Applicable
16	Operating Margin (%)	36.87%
17	Net Profit Margin (%)	16.29%
18	Sector specific equivalent ratios, as applicable	
	Stage 3 ratio as at 30 Jun 2024	2.30%
	Provision Coverage Ratio as at 30 Jun 2024	87.88%

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	$\text{Paid up equity share capital} + \text{other equity} - \text{deferred revenue}$
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	$[\text{Profit before tax (PBT)} + \text{Loan Loss Provision} + \text{Write Off}] / [\text{Total}]$
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	$[\text{Total Impairment loss allowance for stage III}] / [\text{Gross Stage III Loans}]$
11	Interest Service Coverage Ratio	$\text{Earnings before Interest and Tax} / \text{Interest Expense}$
12	Debt Service Coverage Ratio	$\text{Earnings before Interest and Tax} / (\text{Interest} + \text{Principal Repayment})$



IIFL Samasta Finance Limited

Annexure III
Disclosure in compliance with Regulation 52 (7) and 52 (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

A. Statement of utilization of issue proceeds:

1	2	3	4	5	6	7	8	9	10
Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs.In Crores)	Funds utilized (Rs.In Crores)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
IIFL Samasta Finance Limited	INE413U07285	Public issue	NCD- Secured	21-06-2024	6.20	6.20	No	-	-
IIFL Samasta Finance Limited	INE413U07335	Public issue	NCD- Secured	21-06-2024	77.60	77.60	No	-	-
IIFL Samasta Finance Limited	INE413U07327	Public issue	NCD- Secured	21-06-2024	13.14	13.14	No	-	-
IIFL Samasta Finance Limited	INE413U07293	Public issue	NCD- Secured	21-06-2024	14.72	14.72	No	-	-
IIFL Samasta Finance Limited	INE413U07301	Public issue	NCD- Secured	21-06-2024	54.32	54.32	No	-	-
IIFL Samasta Finance Limited	INE413U07319	Public issue	NCD- Secured	21-06-2024	14.87	14.87	No	-	-
IIFL Samasta Finance Limited	INE413U08135	Private Placement	NCD- Unsecured	28-06-2024	40.00	40.00	No	-	-

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks			
Name of listed entity	IIFL Samasta Finance Limited			
Mode of fund raising	Private Placement and Public Issuance			
Type of instrument	Non-convertible Debentures			
Date of raising funds	From 01/04/2024 to 30/06/2024			
Amount raised	Rs.220.85 Crores			
Report filed for year ended	Jun 30th 2024			
Is there a deviation/ variation in use of funds raised?	No			
Whether any approval is required to vary the objects of the issued in the prospectus/ offer document?	NA			
If yes, details of the approval so required?	NA			
Date of approval	NA			
Explanation for the deviation/ variation	NA			
Comments of the audit committee after review	NA			
Comments of the auditors, if any	NA			
Objects for which funds have been raised and where there has been a deviation/ variation, in the	NA			
Original Object	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Anantha Kumar T



IIFL Samasta Finance Limited
Annexure IV

Details of loans transferred during the quarter ended Jun 30, 2024 as per RBI Master Direction on transfer of loan exposures dated September 24, 2021 are given below.

(i) There is no transfer of stressed loans to ARC during the quarter ended Jun 30, 2024.

(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	Quarter ended Jun 30, 2024	
	Direct Assignment	Pass Through Certificate
i) Total number of loan assets assigned during the quarter ended	2,25,437	65,187
ii) Book value of loan assets assigned during the quarter ended	742.15	243.18
iii) Sale Consideration received during the quarter ended	667.94	220.47
iv) Interest spread recognised in the statement of profit and loss during the quarter ended (including amortisation of unamortised interest spread)	-5.14	-
v) Weighted average maturity of loan assets assigned (in Years)	1.45	1.52
vi) Weighted average holding period of loan assets assigned (in Months)	6.36	4.75
vii) Retention of beneficial economic interest on loan assets assigned (in %)	10.00%	0% *
viii) Coverage of tangible security coverage	NIL	NIL
ix) Rating wise distribution of rated loans	Not Rated	Not Rated
x) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No	No

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

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

* It does not include Minimum Retention Ratio and Overcollateralization

