

Reaching out!

February 12, 2021

To, The Manager, Listing Operations, BSE Limited, Dalal Street, Mumbai – 400 001 Scrip Code: 539404/890149 To, Manager - Listing Compliance National Stock Exchange of India Limited 'Exchange Plaza'. C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 Scrip Code: SATIN/SATINPP

Sub: Outcome of the Board Meeting held on February 12, 2021

Dear Sir/ Madam,

In terms of Regulations 33 and 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations'), we wish to inform you that the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter/period ended December 31, 2020 were approved by the Board of Directors of the Company at its meeting held today at 1:30 p.m. and concluded at 3:00 p.m.

Pursuant to the applicable provisions of the Listing Regulations, we enclose the following:

- 1. The Unaudited Financial Results (Standalone and Consolidated) for the quarter/period ended December 31, 2020; and
- 2. Limited Review Reports on the Unaudited Financial Results (Standalone and Consolidated) for the quarter/period ended December 31, 2020.

Further, kindly note that the Board of Directors of the Company at its meeting held today have also considered and approved:

- (a) Making first call on 1,99,82,283 partly paid equity shares of ₹ 10/- each [₹ 2.50/- paid up], for ₹ 30/- per share [including a premium of ₹ 25/- per share] ("first call money per share"), being 50% of the Issue Price i.e. ₹ 60/- per share (including the premium of ₹ 50/- per share).
- (b) Fixing February 24, 2021 as the Record Date for the purpose of ascertaining the holders of partly paid-up Equity shares to whom the first call notice would be sent.

We request you to take the above on record.

Thanking You

Yours Faithfully, For Satin Creditcare Network Limited

(Adhish Swaroop) Company Secretary & Compliance Officer

Encl.: as above



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Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Satin Creditcare Network Limited

- We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Satin Creditcare Network Limited ('the Company') for the quarter ended 31 December 2020 and the year to date results for the period 01 April 2020 to 31 December 2020, being submitted by the Company pursuant to the requirements of Regulation 33 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, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), SEBI Circular CIR/CFD/FAC/62/2016 dated 5 July 2016, (hereinafter referred to as 'the SEBI Circular'), 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4) Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the SEBI Circular, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 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.



Page 1 of 2

Chartered Accountants Offices in Bengaluru, Chandigarh, Chennai, Gurugram, Hyderabad, Kochi, Kolkata, Mumbai, New Delhi, Noida and Pune

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Walker Chandiok & Co LLP

Satin Creditcare Network Limited

Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

5) We draw attention to Note 3 of the accompanying Statement, which describes the uncertainty relating to the effects of Covid-19 pandemic on the Company's operations and the impact on the impairment provision recognized towards the loan assets outstanding as at 31 December 2020. Our conclusion is not modified in respect of this matter.

For Walker Chandiok & Co LLP

Chartered Accountants Firm Registration No:001076N/N500013

Manish Gujral Partner Membership No:105117

UDIN:21105117AAAAAV5203

Place: Mumbai Date: 12 February 2021



Reaching out!

SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited standalone financial results for the quarter and period ended December 31, 2020

		Quarter ended			For the pe	18 except El Year ende	
No	Particulars	December 31	September 30	December 31	December 31	December 31	March 3
3. 190		2020	2020	2019	2020	2019	2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited
	Revenue from operations						
	Interest income	28,187.89	26,214 92	27,279 45	81,702 42	80,694 53	107,844
	Dividend income				2	2 2 1	2
	Fees and commission income	1,086 23	813.52	1,709.09	2,241 23	5,292 03	7,078
	Net gain/(loss) on fair value changes	22,74	(132.18)	118 38	(254 54)	1,239 78	1,237
	Net gain on derecognition of financial instruments		4,388 72	5,555 12	5,756.10	15,107 72	23,608
	Other operating income	44 79	31 26	37 01	144 38	122 05	186
1	Total revenue from operations	29,341.65	31,316.24	34,699.05	89,589,59	102,458.32	139,957
2	Other income	23 23	134 19	32,26	178.02	81.06	133
3	Total income (1+2)	29,364.88	31,450.43	34,731.31	89,767.61	102,539.38	140,090
	Expenses		· · ·				
	Finance costs	15,385 25	15,090 71	14,237 42	46,026.91	44,163 59	57,686
	Impairment of financial instruments	14,494 63	4,517 36	5,288 0	22,211 73	7,703.57	18,882
	Employee benefits expenses	6,821 06	6,979 29	7,211 55	20,466 06	22,121 87	29,666
	Depreciation and amortisation expenses	285 35	320 12	339 74	941 97	1,068 43	1,519
	Other expenses	3,300 26	2,280 00	2,150 79	7,043 98	7,858.94	11,018
1	Total expenses	40,286.55	29,187.48	29,227.60	96,690,65	82,916.40	118,773
5	Profit before tax (3-4)	(10,921.67)	2,262.95	5,503.71	(6,923.04)	19,622.98	21,316
	Tax expense:			1 1			
- 1	Current tax	1,783 81	1,756 80	1,770.18	4,154 78	5,508 62	5,474
	Deferred tax (credit)/charge	(4,508.35)	(773 48)	(1,034 65)	(5,445 55)	(264 10)	215
i	Total tax expense	(2,724.54)	983.32	735.53	(1,290.77)	5,244.52	5,690
,	Net profit after tax (5-6)	(8,197.13)	1,279,63	4,768.18	(5,632,27)	14,378.46	15,626
	Other comprehensive income						
	Items that will not be reclassified to profit or loss						
	Items that will not be reclassified to profit and loss	(23 10)	(42 67)	39 09	(69 33)	(87.90)	87
	Income tax relating to items that will not be reclassified to profit	5 81	10 74	(9 84)	17 45	22 12	(22
	and loss			(, ,			(
	Items that will be reclassified to profit and loss	(6,265.71)	(1,532.05)	(103 01)	(7,072 69)	1,620 42	5,864
	Income tax relating to items that will be reclassified to profit and	1,576 96	385 59	25 92	1,780 06	(407.83)	(1,476
	loss			20 / 2	1,100 00	(107.00)	(1,1)
	Total other comprehensive income	(4,706.04)	(1,178.39)	(47.84)	(5,344.51)	1,146.81	4,454
	Total comprehensive income (7+8)	(12,903.17)	101.24	4,720.34	(10,976.78)	15,525.27	20,08
)	Paid-up equity share capital (face value of ₹ 10 per equity share)						5,171
	Other equity as per balance sheet of previous accounting year						140,105
							,
2	Earning per share (EPS) (face value of ₹ 10 per equity share)						
-	Basic (amount in ₹) (reinstated)	(13 94)	2 29	8 75	(9 98)	26 87	29
ŀ	Diluted (amount in ₹) (reinstated)	(11 44)	2 3	8 73	(9 06)	26.60	28
	EPS for the period ended December 31, 2020, September 30, 2020 and December 31, 2019 are not annualised)						





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SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited standalone financial results for the quarter and period ended December 31, 2020

Notes to the unaudited standalone financial results:

- 1 The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Satin Crediteare Network Limited ("the Company") at their respective meetings held on February 12, 2021 and are subjected to limited review by the statutory auditors. These results have been prepared in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)
- 2 The financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time), and as specified under section 133 of the Companies Act 2013
- 3 The COVID-19 pandemic has affected several countries across the world, including India. The pandemic and consequent lockdown imposed by the Government considerably impacted the Company's business operations during the period ended December 31, 2020 Apart from other adverse effects, the pandemic has also resulted in significantly lower business activities. In accordance with the Reserve Bank of India ('RBI') guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020, April 17, 2020 and May 23, 2020, the Company offered moratorium up to six months on the payment of all instalments, as applicable, falling due between March 1, 2020 and August 31, 2020 to all eligible borrowers as per Company's policy, classified as standard, as on February 29, 2020. For all such loans where moratorium is granted, the Company has kept ageing of such loans and their asset classification standstill during the moratorium period.

The Management of the Company has assessed the impact of COVID-19 on its liquidity and ability to repay its obligations as and when they are due. With the relaxation of lockdown rules and resumption of commercial activities in majority of geographies in which the Company has operations, the Company has disbursed fresh loans during the period ended as at December 31, 2020 and the management is confident that further disbursement and collections will pick up in coming months as compared to current period. Further, the Company considers its liquidity position which includes cash and cash equivalents as at December 31, 2020 and the expected inflows from various sources of borrowings including fresh sanctions for existing and new lenders. The management believes that Company will be able to pay its obligations as and when these become due in the foresecable future.

The Company has recognized provisions as on December 31, 2020 towards its loan assets, based on the information available at this point of time, in accordance with the expected credit loss method. The Company believes that it has considered all the possible impact of the known events arising out of COVID-19 pandemic in the preparation of unaudited financial results. However, the impact assessment of COVID-19 is a continuing process given its nature and duration. The Company will continue to monitor any material changes to future economic conditions.

The Company has allotted following Non-convertible Debentures during the period from April 1, 2020 to December 31, 2020:

Particulars	No. of Debentures
Non-convertible debentures (Allotted)	
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of \gtrless 10 Lakhs each, aggregating up to \gtrless 2,500 Lakhs on June 30, 2020 at a coupon rate of 11 25% per annum	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on July 28, 2020 at a coupon rate of 11 00% per annum, payable quarterly	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 25 Lakhs each, aggregating up to ₹ 5,000 Lakhs on July 15, 2020, roll over and maturity period extended for next 3 years at a coupon rate of 12 75% per annum	200
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on July 31, 2020 at a coupon rate of 10 95% per annum, payable half yearly	250
Unsecured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 1,500 Lakhs on August 07, 2020 at a coupon rate of 11 69% per annum.	150
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on August 18, 2020 at a coupon rate of 10 25% per annum	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 10,000 Lakhs on August 24, 2020 at a coupon rate of 10.25% per annum	1,000
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on August 31, 2020 at a coupon rate of 10 20% per annum	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of \gtrless 10 Lakhs each, aggregating up to \gtrless 5,000 Lakhs on September 15, 2020 at a coupon rate of 10 25% per annum	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 17,500 Lakhs on September 30, 2020 at a coupon rate of 10,40% per annum	1.750
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on October 3, 2020 at a coupon rate of 10 25% per annum payable semi annual	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 6,000 Lakhs on October 23, 2020 at a coupon rate of 11 50% per annum payable semi annual	600
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on November 09, 2020 at a coupon rate of 10 40% per annum	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on December 10, 2020 at a coupon rate of 10 20% per annum payable semi annual	500
Secured, Rated, Unlisted, Redeemable, Non-convertible Debentures of face value of ₹ 50,000 each, aggregating up to ₹ 4,875 Lakhs on December 16, 2020 at a coupon rate of 10 50% per annum payable semi annual	9,750
Secured, Rated, Unlisted, Redeemable, Non-convertible Debentures of face value of ₹ 100,000 each, aggregating up to ₹ 18,750 Lakhs on December 22, 2020 at a coupon rate of 11.10% per annum payable semi annual	18,750
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 15,000 Lakhs on December 31, 2020 at a coupon rate of 10 30% per annum payable quarterly	1,500

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SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited standalone financial results for the quarter and period ended December 31, 2020

- 5 Hon'ble Supreme Court, in a public interest litigation vide an interim order dated September 3, 2020 ('interim order'), has directed that accounts which were not declared non-performing assets (NPA) till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company has not classified any account as NPA, as per RBI norms, after August 31, 2020 which was not NPA as of August 31, 2020. However, the Company has classified such accounts as stage 3 and expected credit loss has been computed accordingly in the financial results
- The Company has made an additional infusion of ₹ 1500 00 Lakhs in Satin Housing Finance Limited, a wholly owned subsidiary of the Company on October 6 19, 2020 by subscribing to 1,50,00,000 equity shares of ₹ 10/- each at par
- The Chief Operating Decision Maker reviews the operations at the Company level The operations of the Company fall under "financing activities" only, which 7 is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 - Operating Segments The Company operates in a single geographical segment, i e domestic
- The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in 8 September 2020 The Code has been published in the Gazette ofIndia However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective
- Previous year/periods figures have been regrouped/rearranged to make them comparable to current year/period figures 9

Place: Gurugram Date: February 12, 2021





For and on behalf of the Board of Directors of Satin Creditcare Network Limited

(H P Singh) Chairman cum Managing Director DIN 00333754

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Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Satin Creditcare Network Limited

- 1) We have reviewed the accompanying statement of unaudited consolidated financial results ('the Statement') of Satin Creditcare Network Limited ('the Holding Company') and its subsidiaries (the Holding Company and its subsidiaries together referred to as 'the Group'), (refer Annexure 1 for the list of subsidiaries included in the Statement) for the quarter ended 31 December 2020 and the consolidated year to date results for the period 01 April 2020 to 31 December 2020, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
- 2) This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 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 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the SEBI Circular CIR/CFD/CMD1/44/2019 dated 29 March 2019 issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), to the extent applicable.



Page 1 of 3

Chartered Accountants

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Walker Chandiok & Co LLP

Satin Creditcare Network Limited

Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

- 4) Based on our review conducted and procedures performed as stated in paragraph 3 above and upon consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 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.
- 5) We draw attention to Note 3 of the accompanying Statement, which describes the uncertainty relating to the effects of Covid-19 pandemic on the Company's operations and the impact on the impairment provision recognized towards the loan assets outstanding as at 31 December 2020. Our conclusion is not modified in respect of this matter.
- 6) We did not review the interim financial statements/ financial information/ financial results of 3 subsidiaries included in the Statement, whose financial information reflects total revenues of ₹2,642.12 lakhs and ₹7,884.47 lakhs, total net profit after tax of ₹226.99 lakhs and ₹491.30 lakhs, total comprehensive income of ₹226.99 lakhs and ₹481.88 lakhs, for the quarter and year-to-date period ended on 31 December 2020, respectively, as considered in the Statement. These interim financial statements/ financial information/ financial results have been reviewed by other auditors whose review reports have been furnished to us by the management, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the review reports of such other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion is not modified in respect of this matter with respect to our reliance on the work done by and the reports of the other auditors.

For Walker Chandiok & Co LLP Chartered Accountants Firm Registration No:001076N/N500013

Manish Gujral Partner Membership No:105117

UDIN:21105117AAAAAW5023

Place: Mumbai Date: 12 February 2021

Walker Chandiok & Co LLP

Satin Creditcare Network Limited

Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Annexure 1

List of entities included in the Statement

- 1) Taraashna Financial Services Limited (formerly known as Taraashna Services Limited)
- 2) Satin Housing Finance Limited
- 3) Satin Finserv Limited





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SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited consolidated financial results for the quarter and period ended December 31, 2020

No Particulars December 30 (Unaudifed) December 30 (Unaudifed) <thdecembe< th=""><th></th><th></th><th colspan="3">Quarter ended</th><th colspan="3">(3 in Lakhs except E) For the period ended Year ende</th></thdecembe<>			Quarter ended			(3 in Lakhs except E) For the period ended Year ende		
Recurse from operations (Unaudifed) (Unaudifed) (Unaudifed) (Unaudifed) Interest income 29,450.08 27,350.97 28,222.59 85,303.28 82,743.91 Dividend income 2,271.34 2,264.81 3,321.69 503.73 9,229.96 Net gain(so) on fur value changes 2,271.34 2,264.81 3,321.69 503.73 9,229.96 Other operating income 7,731.773 773.30 773.075.32 10,55.54 10,772 Other income 71.41 9.292 105.34 2,526.48 109,416.95 Expenses 7,442.14 5,551.20 2,527.48 109,416.95 2,526.44 Braineen (1+2) 32,076.32 34,053.27 37,460.10 97,186.86 109,416.95 Expenses 1,827.79 15,554.66 14,587.18 47,400.96 45,007.61 Impairment of financial instruments 1,84,72 13,367.37 22,263.67 7,818.92 Employce benefit is conners 3,380.1 360.90 40.14.85 1,937.55 Total resense 3,380	S. No	Particulars		· ·		December 31	December 31	March 3 2020
Recease from a greations Interest income Divided income 29,450.08 27,350.09 28,222.59 85,303.28 82,743.91 Press and commission income 2,271 4,252.13 2,264.81 33,216.95 593.32 2,222.55 1,397.44 Net gain or devecopatition of financial instruments 2,274 (130.39) 172.33 (226.65) 1,397.44 Other openting income 170.11 270.43 3,555.12 5,707.93 9,239.64 1,397.44 Total recent from operations 12.75 7.81 1763.1 29,116.95 1,597.46 1,99.155.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,997.156.86 1,991.165.45 1,991.17 1,235.97 2,236.91 2,21.13 07 1,215.97 2,24.86 91 2,21.98 2,22.25.57 2,389.06 6,332.21 1,215.97 1,418.06 0,25.75 7,818.92 2,117.17								(Audited
Divided income 1, 1, 1, 1, 2, 2, 2, 2, 4, 1, 3, 3, 2, 1, 3, 2, 1, 3, 2, 1, 3, 2, 1, 3, 2, 1, 3, 2, 1, 3, 3, 1, 3, 2, 1, 3, 3, 1, 3, 3, 1, 3, 2, 1, 3, 3, 1, 3, 3, 1, 3, 1, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 3, 3, 1, 3, 3, 1, 3, 1, 3, 1, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 3, 4, 3, 3, 3, 1, 3, 3, 1, 3, 1, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 2, 4, 1, 3, 3, 1, 2, 2, 3, 1, 3, 1, 3, 1, 2, 2, 2, 3, 1, 3, 1, 3, 1, 2, 2, 2, 3, 1, 3, 1, 3, 1, 2, 2, 2, 3, 1, 3, 1, 3, 1, 2, 2, 2, 3, 1, 3, 1, 3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		Revenue from operations	1.1.1.1.1.1.1.1.1.1	Tonuancal	(Charburter)	(connuoncer)	(Chaudited)	Auditeu
Dividend income 2.21 Peasa and commission income 2.221 Peasa and commission income 2.224 Net gain decompation of financial instruments 2.274 Other operating income 12.235 Other operating income 12.275 Total researce from operations 15.919 52 Total researce 15.919 52 Impairment of financial instruments 15.919 52 Other expreses 3.380 18 Partific before tax (3-4) 1.422.06 Total expreses 1.380 13 Other expreses 2.4272.49 Partific before tax (3-4) 1.00.461 (1) Total exprese (1.2333 (1) Total exprese<		Interest income	29,450.08	27,395 09	28,222,59	85 303 28	82 743 91	111,000
Fees and commission income 2,221 34 2,224 81 3,221 95 9,293 95 9,829 96 Net gair(0) on dirvauce changs 2274 (130 50) 172 53 (226 55) 1,397 44 Net gair(0) on dirvauce changs 2274 (130 50) 5,700 52 15,107 25 (226 55) 1,397 44 Other normality income 127 57 781 1783 730 175 30 757 722,593 67 7,818 92 84,072 84,073 36,060 401 44 1,091 71 72,359 7,818 92 22,513 60 7,818 92 22,513 60 7,818 92 22,513 60 9,663 25 7,618 45 1,400 60 80,005,060 11,4527 13 1,402 4		Dividend income			10,000 07	05,503 20		2
Net gain (loss) on fair value changes 22 74 (130 50) (172 53) (22 64 5) (130 72) Other operating income 127 5 731 1783 7330 7350 7530 1 Total revear from operations 32,060,333,060,32 37,291,76 96,9341 189,156,54 2 Other norme 70,41 97,92 137,217,6 96,9341 189,156,54 3 Other norme 12,075 733 37,291,76 96,9341 189,166,54 3 Other norme 12,077,32 34,053,27 37,460,10 97,186,86 109,416,55 Represer Finance costs 15,919,52 15,554,66 14,587,18 47,400,96 45,007,61 Impairment of financial instruments 15,919,52 15,554,66 14,587,18 47,400,96 45,007,61 Impairment of financial instruments 14,242,06 4,912,31 5,267,70 74,468,63 22,551,390 Differ expenses 33,811 30,60,00 401 44 1,093,17 1,235 25 Total expenses 2,410 60		Fees and commission income	2.521 34	2 264 81	3 323 69	5 993 73		13,778
Net gain on derecognition of financial instruments 44.23.14 55.55.12 570.05.2 15.07.72 1 Other operations 32,006.01 33,960.35 37,201.76 96,934.18 109,156.54 2.014 Total revener from operations 32,006.01 33,960.35 37,201.76 96,934.18 109,156.54 2.014 ricome 71.41 92.92 168.34 225.04 125.01 3 Total income 12.07.32 34,033.27 37,460.10 97,186.86 109,416.05 Impairment costs 15,919.52 15,554.66 14,587.18 47,490.96 45,007.61 Impairment costs 15,919.52 15,554.66 14,587.18 47,490.96 45,007.61 Impairment costs 314.01 319.01 42.24.69 31.25.77 22,286.93 22,133.90 Deprotection and amonisation expenses 33.80 34.01.06 31.351.11 80.02.55 75 Total expense (10.64.17) 2,627.55 5,389.06 (6,303.22) 19,357.35 Tast expense: (10.64.17)		Net gain/(loss) on fair value changes					· · ·	1,437
Other operating income 12 75 7 81 17 81 72 30 75 30 1 Total revenes from operations 33,00,33 33,00,33 33,00,33 20,005,01 97,186,36 20,005,01 2 Other income 71,41 92,92 163,34 222,68 20,005,01 Total revence 15,919,52 15,554,66 14,582,18 47,400,96 45,007,61 Impairment of financial instruments 15,919,52 15,554,66 14,582,18 47,400,96 45,007,61 Impairment of financial instruments 14,422,06 4,012,31 5,367,70 24,266,91 26,133 00 Deteroclass 33,801,360,00 401,44 1,031,17 1,235 92 1,533,51 Tax expenses 33,801,360,00 401,44 1,031,17 1,235,92 1,330,31 18,342,35 9,353,35 9,863,25 7 for lib defore tax (1-4) (10,64,17) 2,627,55 5,380,06 (6,313,22) 19,357,35 Tax expense 1,893,48 1,825,79 1,793,38 4,402,48 5,498,58 Other comprehensive income		Net gain on derecognition of financial instruments	2				· · ·	23,608
1 Total revenue from operations 32,006.91 33,960.35 37,176 96,93.418 105,156.25 2 Other income Total income (1+2) 32,008.321 34,053.27 37,400.10 97,186.86 109,156.25 3 Finance costs 15,919.52 5,916.52 14,257.18 47,400.96 45,007.61 Impairment of financial instruments 15,919.52 14,424.06 4,912.31 5,367.57 22,936.67 28,138.92 Ditret expenses 3,387.81 2,410.60 3,135.11 8,023.35 9,863.25 Other expenses 3,358.18 2,410.60 3,135.11 8,023.35 9,863.25 Other expenses 3,358.18 2,410.60 3,135.11 8,023.35 9,863.25 Other incomprehensition expenses 3,385.18 2,410.60 3,135.11 8,023.35 9,863.25 Other incomprehensition expenses 3,385.18 2,410.60 3,135.11 8,023.35 1,330.09 Total expense (10,046.17) 2,627.55 5,389.06 (6,303.22) 19,357.35 Total incomerchasi		Other operating income	12 75			· · ·	· · · ·	124
2 Other income 71 41 92 92 108 34 1232.68 109.416.95 3 Total income (1+2) 32,078.32 34,053.27 37,460.10 97,186.86 109.416.95 Kapenses Finance costs 15,919.52 15,554.66 14,527.18 47,409.96 45,007.61 Impairment of financial instruments 14,423.06 13,557.70 22,293.67 7,818.92 Chiler expenses 3,881.1 360.00 401.48 1,093.17 1,235.92 Other expenses 3,388.11 2,410.00 3,135.11 8,023.55 9,863.25 Other expenses 3,388.18 2,410.00 3,135.11 8,023.55 9,863.25 Tax expenses 18,93.48 1,826.79 1,739.38 4,402.48 5,498.38 Deferred tax (credit/charge (4,330.51) (751.94) (10,211.68) (5,525.74) (330.99) Total tax expenses (23.100) (62.71) 41.06 (82.71) (81.39) Income tax relating to items that will not be reclassified to profit and loss 15,525.70 4,671.36 <td>1</td> <td>Total revenue from operations</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>149,951.</td>	1	Total revenue from operations						149,951.
3 Total income (1+2) 32,078.32 34,053.27 37,460.10 97,186.86 109,416.95 Finance costs 15,919.52 15,554.66 14,587.18 47,490.96 45,007.61 Impairment of financial instruments 15,919.52 15,554.66 14,587.18 47,490.96 45,007.61 Depreciation and amorisatio expenses 8,184.72 8,179.15 8,577.97 22,329.67 7,818.92 Other expenses 33,858.18 2,410.60 3,135.11 8,025.35 9,863.25 Other expenses 33,858.18 2,410.60 3,135.11 8,025.35 9,863.25 Other expenses 1,893.48 1,826.79 1,739.38 4,402.48 5,498.58 Other cumprehensive income (4,505.01) (751.94) (1,021.08) (5,179.96) 14,189.16 Other cumprehensive income (2,370.03) 1,074.85 717.70 (1,123.26) 5,168.19 Income tax celating to inst will not be reclassified to profit and loss (2,271.04) (1,01.03) 21.41 20.37 Income tax celating to inst will not be reclassified to profit and loss (2,271.04) (1,023.39) 1,151.57 <t< td=""><td>2</td><td>Other income</td><td></td><td></td><td></td><td></td><td>· ·</td><td>391</td></t<>	2	Other income					· ·	391
Finance costs 15,919 52 15,554 66 14,587 18 47,400 96 45,007 61 Impairment of Financial instruments 14,424 06 4912 31 3,537 57 22,939 67 7,818 92 Depreciation and amortisation expenses 338 01 369 00 4014 8 1003 17 1,235 52 Other expenses 338 01 369 00 4014 8 1003 17 1,235 52 Other expenses 3,858 18 2,410 60 3,135 11 802 33 9,863 25 First expenses 3,858 18 2,410 60 4014 8 1003 17 1,235 52 Tax expenses 1,893 48 1,826 79 1,739 38 4,402 48 5,498 58 Oefferred tax (credit)/charge (4,503 51) (751 94) (1,021 68) (5,525 74) (330 79) Total tax expense (2,637,03) 1,074.85 717.70 (1,123,26) 5,168,19 Other comprehensive income (4,300 51) (751 94) (1,021 68) (5,257 74) (4,071 36) (18,139) Income tax relating to items that will be reclassified to profit and loss (23 10)	3	Total income (1+2)						150,343
Impairment of Financial instruments 14,424.06 4,912.31 5,367.57 22,503.67 22,603.67 Employee lenefit expenses 8,184.72 8,179.15 8,279.70 22,263.67 22,633.67 Deprecialment ad amoritation expenses 3,88.18 2,410.60 3,135.11 8,025.35 9,863.25 Other expenses 3,85.18 2,410.60 3,135.11 8,025.35 9,863.25 5 Profit before tax (3-4) (10,646.17) 2,627.55 5,389.06 (6,303.22) 19,357.35 Tase expense: 1,893.48 1,826.79 1,739.38 4,402.48 5,498.56 Current tax 1,893.48 1,826.79 1,739.38 4,002.48 5,498.56 Deferred tax (credit)(charge (4,237.03) 1,074.85 717.70 (1,123.26) 5,168.19 Total tax expense (2,310) (62.71) 41.06 (82.71) (81.99) Income tax relating to items that will not be reclassified to profit and loss 1.576.96 315.59 2.592 1,780.06 (407.83) Income tax relating to items that will be reclassified		Expenses						
Impairment of Financial instruments 14,424.06 4.912.31 5.675.77 22,99.67 7.818.92 Employee benefit expenses 3.135 11 5.675.77 22,280.93 7.818.92 Other expenses 3.38.01 3.600 401.44 1.093.17 1.235.92 Other expenses 3.38.18 2,410.60 3,135.11 8.022.35 9,863.25 Tatal expenses 42,724.49 31,425.72 33,001.04 103,490.08 90,059.60 5 Profit before tax (3-4) (10,646.17) 2,627.55 5,389.06 (6,303.22) 19,357.35 7 Tak expense (1,893.48 1,826.79 1,739.38 4,402.48 5,498.58 0 Deferred tax (credit)/charge (4,503.51) (751.194) (10.21.65) (10.61.17) (1,23.26) 5,168.19 7 Net profit after tax (5-6) (8,009.14) 1,552.70 4,671.36 (5,179.96) 14,189.16 Other comprehensive income (14,706.04) (1,192.79) (4,63.6) (5,353.93) 1,151.57 9 Total comprehe		Finance costs	15.919.52	15 554 66	14 587 18	47 490 96	45 007 61	58,929
Employee benefit expenses 8,184 72 8,179 15 8,579 70 24,286 93 26,133 90 Depreciation and amortisation expenses 338 01 360 00 401 48 1,093 17 1,235 92 Other expenses 338 18 2,410 60 3,135 11 8,025 32 9,863 25 1,803 25 1,803 25 1,803 25 1,803 25		· · · · · · · · · · · · · · · · · · ·						19,180
Depreciation and amortísation expenses 138 01 369 00 401 48 1,005 17 1,235 92 Other expenses 138 01 369 00 401 48 1,093 17 1,235 92 Other expenses 13,35 118 2,410 60 3,135 118 8,025 35 9,863 25 Fortal expenses 14,272,49 31,425 72 32,071.04 103,490.08 90,699.60 Deferred tax (credit)/charge (10,646.17) 2,627.55 5,389.06 (6,303,22) 19,357.35 Tax expense: (10,646.17) 2,627.55 5,389.06 (6,303,22) 19,357.35 Other expense (1,630 51) (751 94) (1,23,26) 5,168.19 Other comprehensive income (4,630 51) (55,277) 4,671.36 (5,179.96) 14,189.16 Other classified to profit and loss (23 10) (62 71) 41 06 (82 71) (81 39) Income tax relating to items that will not be reclassified to profit and loss 1,576 96 385 59 25 92 1,780 06 (407 83) Income tax relating to items that will be reclassified to profit and loss 1,576 96 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>35,134</td>								35,134
Other expenses 3,858.18 2,410.60 3,135.11 8,025.35 9,852.35 Forlal expenses 42,724.49 31,425.72 32,071.04 103,490.08 90,059.00 Forlal before tax (3-4) (10,646.17) 2,627.55 5,389.06 (6,303,22) 19,357.35 Tax expenses: 1,893.48 1,826.79 1,739.38 4,402.48 5,498.58 Deferred tax (credit)/charge (1,300.91) (751.94) (1,021.68) (5,525.74) (1,300.99) 7 Net profit after tax (5-6) (8,009.14) 1,552.70 4,671.36 (5,179.96) 14,189.16 Other comprehensive income (16,265.71) (1,532.05) (103.01) (7,072.69) 1,620.42 Income tax relating to items that will not be reclassified to profit and loss (6,265.71) (1,532.05) (103.01) (7,072.69) 1,620.42 Income tax relating to items that will be reclassified to profit and loss (6,265.71) (1,532.05) (103.01) (7,072.69) 1,620.42 Income tax relating to items that will be reclassified to profit and loss (6,265.71) (1,532.05) (103.01) (7,072.69) 1,620.42 Income tax relating to items t		and the second sec					· · ·	1,753
4 Total expenses 42,724,49 31,425.72 32,071.04 103,490.08 90,005.00 5 Profit before tax (3-4) (10,646.17) 2,627.55 5,389.06 (6,303.22) 19,357.35 Tax expenses 1,893.48 1,826.79 1,739.38 4,402.48 5,498.58 Current tax 1,693.48 1,826.79 1,739.38 4,402.48 5,498.58 Deferred tax (credit)/charge (2,637.03) 1,074.85 717.70 (1,123.26) 5,168.19 7 Net profit after tax (5-6) (8,009.14) 1,552.70 4,671.36 (5,179.96) 14,189.16 Other comprehensive income (23.10) (62.71) 41.06 (82.71) (81.39) Income tax relating to items that will not be reclassified to profit and loss (1,532.05) (103.01) (7,072.69) 1,620.42 Income tax relating to items that will be profit and loss (12,715.18) 359.91 4,625.00 (10,533.89) 15,340.73 0 Net profit after tax attributable to: (12,715.18) 359.91 4,625.00 (10,533.89) 15,340.73 0 Net profit after tax attributable to: (4,706.04) <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Tax expense: Current tax $1,893.48$ $1,826.79$ $1,793.33$ $4,402.48$ $5,983.69$ Deferred tax (credit/kharge Total tax expense $1,893.48$ $1,826.79$ $1,739.38$ $4,402.48$ $5,985.89$ Other comprehensive income Items that will not be reclassified to profit and loss Income tax relating to items that will not be reclassified to profit and loss $(2,310,3)$ $(2,271,3)$ $4,671.36$ $(5,179.96)$ $14,189.16$ Other comprehensive income Items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss (23.10) (62.71) 41.06 (82.71) (81.39) Income tax relating to items that will be reclassified to profit and loss $(5,255.74)$ (10.33) 21.41 20.37 Income tax relating to items that will be reclassified to profit and loss $1,576.96$ 385.59 25.92 $1,780.06$ (407.83) IossTotal comprehensive income $(4,706.04)$ $(1,192.79)$ (46.36) $(5,353.93)$ $1,151.57$ Total comprehensive income (7+8) $(12,715.18)$ 359.91 $4,625.00$ $(10,533.89)$ $15,340.73$ 0Net profit after tax attributable to: Owners of the holding Group Non-controlling interests $(4,706.04)$ $(1,192.79)$ (46.36) $(5,353.93)$ $1,151.57$ 2Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests $(4,706.04)$ $(1,192.79)$ (46.36) $(5,353.93)$ $1,151.57$ 3Paid-up equity share capital (face value	4							14,182 129,180
Tax expense: Current tax Deferred tax (credit)/charge $(1,001,01)$ $(1,00$	5	Profit before tax (3-4)	(10 (16 17)	2 (27 55	5 280 07	(6 303 33)		
Current tax Deferred tax (credit)/charge 1,893 48 (4,30 51) 1,826 79 (751 94) 1,739 38 (1,021 68) 4,402 48 (5,525 74) 5,498 58 (330 39) 7 Net profit after tax (5-6) (8,009.14) 1,552.70 4,671.36 (5,179.96) 14,189.16 0 Other comprehensive income Items that will not be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss (23 10) (62 71) 41 06 (82 71) (81 39) 1 coss (1,732 05) (103 01) (7,072 69) 1,620 42 (107 83) (14,780 06) 1 coss (1,715,18) 355 9 (103 01) (7,072 69) 1,620 42 (107 83) 1 coss (1,210,68) (5,353,93) 1,151.57 (4,706,04) (1,192,79) (46.36) (5,353,93) 1,151.57 1 coss (8,009 14) 1,552 70 4,671 36 (5,179 96) 14,189 16 0 Owners of the holding Group Non-controlling interests (4,706 04) (1,192,79) (46.36) (5,353 93) 1,151 57 2 Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests (1,2715 18)			(10,040,17)	2,027,55	5,389,00	(0,303.22)	19,357,35	21,162
Deferred tax (credit)/charge 11,02163 11,02163 11,02163 13,039 5 Total tax expense 12,01763 11,02163 13,0216 13,039 7 Net profit after tax (5-6) (8,009.14) 1,552.70 4,671.36 (5,179.96) 14,189.16 0 Other comprehensive income (23.10) (62.71) 41.06 (82.71) (81.39) 1 none tax relating to items that will not be reclassified to profit and loss (23.10) (62.71) 41.06 (82.71) (81.39) 1 none tax relating to items that will be reclassified to profit and loss (6,265.71) (1,532.05) (103.01) (7,072.69) 1,620.42 1 none tax relating to items that will be reclassified to profit and loss (6,265.71) (1,522.05) (103.01) (7,072.69) 1,620.42 1 none tax relating to items that will be reclassified to profit and loss (12,715.18) 359.91 4,625.00 (10,533.89) 15,340.73 0 Net profit after tax attributable to: (12,715.18) 359.91 4,625.00 (10,533.89) 15,340.73 0 Net profit after tax attributable to: (12,715.18) 359.91 4,625.00 (10,533.89)			1.000.40					
5Total tax expense(2,637,03) $1,074,85$ (717,76)(1,123,26) $5,168,19$ 7Net profit after tax (5-6)(8,009,14) $1,552,70$ $4,671,36$ (5,179,96) $14,189,16$ Other comprehensive incomeItems that will not be reclassified to profit and loss Income tax relating to items that will not be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(23 10)(62 71)41 06(82 71)(81 39)1 tots1 (5,52,57)(1,532,05)(103 01)(7,072,69)1,620,42(1,520,42)(1,520,42)(1,520,42)1 comprehensive income(4,706,04)(1,192,79)(46,36)(5,353,93)1,151,570Total comprehensive income (7+8)(12,715,18)359,914,625,00(10,533,89)15,340,730Net profit after tax attributable to: Owners of the holding Group Non-controlling interests(4,706,04)(1,192,79)(46,36)(5,353,93)1,151,571Other comprehensive income attributable to: Owners of the holding Group Non-controlling interests(10,533,89)15,340,732Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(10,533,89)15,340,733Paid-up equity share capital (face value of ₹ 10 per equit								5,575
InteractionInteracti			inclusion and the second			1.		90
Other comprehensive income Items that will not be reclassified to profit and loss Income tax relating to items that will not be reclassified to profit and loss Items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(23 10) (62 71)(62 71) (10 33)(11 39) (10 33)Terms that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(6,265 71) (1,532 05)(10 30 01) (7,072 69)(7,072 69) (1,620 42)Total other comprehensive income(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income (7+8)(12,715.18)359.914,625.00(10,533.89)15,340.73Net profit after tax attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)15,340.73Paid-up equity share capital (face value of ₹ 10 per equity share)(12,715.18)359.914,625.00(10,533.89)15,340.73Other equity as per balance sheet of previous accounting year		total tax expense	(2,637.03)	1,074.85	717.70	(1,123.26)	5,168.19	5,665
Items that will not be reclassified to profit and loss Income tax relating to items that will not be reclassified to profit and loss(23 10) 5 81(62 71) 16 3841 06 (82 71) (10 33)(81 39) 21 41Items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(6,265 71) 1,576 96(1,532 05) 385 59(103 01) (7,072 69) 1,800 06(407 83) (407 83)Total other comprehensive income(4,706.04)(1,192.79)(46.36)(5,353.93) (5,179 96)1,151.57Total comprehensive income (7+8)(12,715.18)359,914,625.00(10,533.89)15,340.730Net profit after tax attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)1,5340.731Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)1,5340.732Paid-up equity share capital (face value of ₹ 10 per equity share)444442Paid-up equity as per balance sheet of previous accounting year44444444 </td <td></td> <td>Net profit after tax (5-6)</td> <td>(8,009,14)</td> <td>1,552.70</td> <td>4,671.36</td> <td>(5,179.96)</td> <td>14,189.16</td> <td>15,497</td>		Net profit after tax (5-6)	(8,009,14)	1,552.70	4,671.36	(5,179.96)	14,189.16	15,497
Income tax relating to items that will not be reclassified to profit and loss16 38(10 33)21 4120 37Items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(6,265 71)(1,532 05)(103 01)(7,072 69)1,620 42Income tax relating to items that will be reclassified to profit and loss(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total other comprehensive income(4,706.04)(12,715.18)359.914,625.00(10,533.89)15,340.73Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)15,340.73DOther comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)1,5340.732Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)15,340.733Paid-up equity share capital (face value of ₹ 10 per equity share)(12,715.18)359.914,625.00(10,533.89)15,340.734Other equity as per balance sheet of previous accounting		Other comprehensive income						
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Items that will be reclassified to profit and loss Income tax relating to items that will be reclassified to profit and loss(6,265 71)(1,532 05)(103 01)(7,072 69)1,620 42 (407 83)Total other comprehensive income(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.57Total comprehensive income (7+8)(12,715.18)359.914,625.00(10,533.89)15,340.73DNet profit after tax attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,179.96)14,189.161Other comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706.04)(1,192.79)(46.36)(5,353.93)1,151.572Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715.18)359.914,625.00(10,533.89)1,5340.732Paid-up equity share capital (face value of ₹ 10 per equity share)(12,715.18)359.914,625.00(10,533.89)15,340.734Other equity as per balance sheet of previous accounting year </td <td></td> <td></td> <td>1 Control 1</td> <td></td> <td></td> <td></td> <td>- C2048</td> <td>(32</td>			1 Control 1				- C2048	(32
Income tax relating to items that will be reclassified to profit and loss.1,576 96385 5925 921,780 06(407 83)Income tax relating to items that will be reclassified to profit and loss.1,576 96385 5925 921,780 06(407 83)Income tax relating to items that will be reclassified to profit and loss.(4,706,04)(1,192,79)(46.36)(5,353,93)1,151.57Income tax relating to items that will be reclassified to profit after tax attributable to: Owners of the holding Group Non-controlling interests(12,715,18)359,914,625.00(10,533.89)15,340.73Income tax relating to items that will be reclassified to: Owners of the holding Group Non-controlling interests(4,706,04)(1,192,79)(46 36)(5,179,96)14,189,16Income tax relating to items that will be reclassified to: Owners of the holding Group Non-controlling interests(4,706,04)(1,192,79)(46 36)(5,353,93)1,151,57Income tax relating to items attributable to: Owners of the holding Group Non-controlling interests(12,715,18)359,914,625,00(10,533,89)15,340,73Incomprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715,18)359,914,625,00(10,533,89)15,340,73Incomprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715,18)359,914,625,00(10,533,89)15,340,73Incomprehensive income attributable to: Owners of the holding Group Non-controlling interests(10,perequity share capital (f			16 265 213	(1.020.000)	(100.01)			
Ioss Total other comprehensive income(4,706,04)(1,192,79)(46,36)(5,353,93)1,151.57Total comprehensive income (7+8)(12,715.18)359,914,625.00(10,533.89)15,340.730Net profit after tax attributable to: Owners of the holding Group Non-controlling interests(8,009 14)1,552 704,671 36(5,179 96)14,189 161Other comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706 04)(1,192 79)(46 36)(5,353 93)1,151 572Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715 18)359 914,625 00(10,533 89)15,340 733Paid-up equity share capital (face value of ₹ 10 per equity share)(12,715 18)359 914,625 00(10,533 89)15,340 734Other equity as per balance sheet of previous accounting year						· · · ·		5,864 (1,476
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Owners of the holding Group Non-controlling interests(8,009 14)1,552 704,671 36(5,179 96)14,189 16Other comprehensive income attributable to: Owners of the holding Group Non-controlling interests(4,706 04)(1,192 79)(46 36)(5,353 93)1,151 572Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715 18)359 914,625 00(10,533 89)15,340 732Total comprehensive income attributable to: Owners of the holding Group Non-controlling interests(12,715 18)359 914,625 00(10,533 89)15,340 734Other equity share capital (face value of ₹ 10 per equity share)101010101010104Other equity as per balance sheet of previous accounting year10101010101010		Total comprehensive income (7+8)	(12,715.18)	359,91	4,625.00	(10,533.89)	15,340.73	19,979
Non-controlling interests Other comprehensive income attributable to: Owners of the holding Group (4,706 04) Non-controlling interests (4,706 04) Z Total comprehensive income attributable to: Owners of the holding Group (12,715 18) Non-controlling interests (12,715 18) B Paid-up equity share capital (face value of ₹ 10 per equity share) Image: Control of the control of previous accounting year	3							
Image: Deter comprehensive income attributable to: Owners of the holding Group Non-controlling interests (4,706 04) (1,192 79) (46 36) (5,353 93) 1,151 57 Image: Determine the holding Group Non-controlling interests (1,192 79) (46 36) (5,353 93) 1,151 57 Image: Determine the holding Group Non-controlling interests (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Image: Determine the holding Group Non-controlling interests (10 per equity share) (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Image: Determine the holding Group Non-controlling interests (10 per equity share) (10			(8,009 14)	1,552 70	4,671 36	(5,179 96)	14,189 16	15,497
Owners of the holding Group (4,706 04) (1,192 79) (46 36) (5,353 93) 1,151 57 Paid-up equity share capital (face value of ₹ 10 per equity share) (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Other equity as per balance sheet of previous accounting year 0		Non-controlling interests		~		(A	~	
Non-controlling interests COURT of the holding Group Owners of the holding Group (12,715 18) Non-controlling interests (12,715 18) Paid-up equity share capital (face value of ₹ 10 per equity share) (12,715 18) Other equity as per balance sheet of previous accounting year (12,715 18)								
Total comprehensive income attributable to: (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Owners of the holding Group Non-controlling interests Paid-up equity share capital (face value of ₹ 10 per equity share) (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Other equity as per balance sheet of previous accounting year Other equity as per balance sheet of previous accounting year Image: Control Contro Control Control Control Control Control Control Cont			(4,706 04)	(1,192 79)	(46 36)	(5,353 93)	1,151 57	4,482
Owners of the holding Group Non-controlling interests (12,715 18) 359 91 4,625 00 (10,533 89) 15,340 73 Paid-up equity share capital (face value of ₹ 10 per equity share) 0 ther equity as per balance sheet of previous accounting year 0 there equity as per balance sheet of previous accounting year 0 there equity as per balance sheet of previous accounting year 0 there equity as per balance sheet of previous accounting year		Non-controlling interests			100	54 - C	*	
Non-controlling interests (10,000 c) Paid-up equity share capital (face value of ₹ 10 per equity share) (10,000 c) Other equity as per balance sheet of previous accounting year								
Non-controlling interests Paid-up equity share capital (face value of ₹ 10 per equity share) Other equity as per balance sheet of previous accounting year		Owners of the holding Group	(12,715 18)	359 91	4,625.00	(10,533 89)	15,340 73	19,979
Other equity as per balance sheet of previous accounting year		Non-controlling interests	12		- S2		8	
Other equity as per balance sheet of previous accounting year		Paid-up equity share capital (face value of ₹ 10 per equity share)		-	(#c		¥5	5,171
							~	-,.,
Earning per share (EPS) (face value of ₹ 10 per equity share)		Other equity as per balance sheet of previous accounting year		72		× .		139,697
		Earning per share (EPS) (face value of ₹ 10 per equity share)						
		Devis (second - BA) (i and th						
- Basic (amount in ₹) (reinstated) (13 62) 2 78 8 57 (9 18) 26 52				1		· · · ·		28
- Diluted (amount in ₹) (reinstated) (11 17) 2.58 8.55 (8.34) 26.25		EDituted (amount in ₹) (reinstated)	(1117)	2 58	8 55	(8 34)	26 25	28
1996 Sector and a Down 1, 21, 2020, G. et al. 20								
		IPS for the period ended December 31, 2020, September 30,		1			1	

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SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited consolidated financial results for the quarter and period ended December 31, 2020

Notes to the unaudited consolidated financial results:

- 1 The above consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Satin Crediteare Network Limited ("the Holding Company") at their respective meetings held on February 12, 2021 and are subjected to limited review by the statutory auditors. These results have been prepared in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)
- 2 The consolidated financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time), and as specified under section 133 of the Companies Act 2013
- 3 The COVID-19 pandemic has affected several countries across the world, including India The pandemic and consequent lockdown imposed by the Government considerably impacted the Group's business operations during the period ended December 31, 2020 Apart from other adverse effects, the pandemic has also resulted in significantly lower business activities In accordance with the Reserve Bank of India ('RBI') guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020, April 17, 2020 and May 23, 2020, the Group offered moratorium up to six months on the payment of all instalments, as applicable, falling due between March 1, 2020 and August 31, 2020 to all eligible borrowers as per Group's policy, classified as standard, as on February 29, 2020 For all such loans where moratorium is granted, the Group has kept ageing of such loans and their asset classification standstill during the moratorium period

The Management of the Group has assessed the impact of COVID-19 on its liquidity and ability to repay its obligations as and when they are due. With the relaxation of lockdown rules and resumption of commercial activities in majority of geographies in which the Group has operations, the Group has disbursed fresh loans during the period ended as at December 31, 2020 and the management is confident that further disbursement and collections will pick up in coming months as compared to current period. Further, the Group considers its liquidity position which includes cash and cash equivalents as at December 31, 2020 and the expected inflows from various sources of borrowings including fresh sanctions for existing and new lenders. The management believes that Group will be able to pay its obligations as and when these become due in the foreseeable future.

The Group has recognized provisions as on December 31, 2020 towards its loan assets, based on the information available at this point of time, in accordance with the expected credit loss method. The Group believes that it has considered all the possible impact of the known events arising out of COVID-19 pandemic in the preparation of unaudited financial results. However, the impact assessment of COVID-19 is a continuing process given its nature and duration. The Group will continue to monitor any material changes to future economic conditions.

The Group has allotted following Non-convertible Debentures during the period from April 1, 2020 to December 31, 2020:

Particulars	No. of Debentures
Non-convertible debentures (Allotted)	
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on June 30, 2020 at a coupon rate of 11 25% per annum	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on July 28, 2020 at a coupon rate of 11 00% per annum, payable quarterly	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 25 Lakhs each, aggregating up to ₹ 5,000 Lakhs, on July 15, 2020, roll over and maturity period extended for next 3 years at a coupon rate of 12 75% per annum	200
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on July 31, 2020 at a coupon rate of 10 95% per annum, payable half yearly	250
Unsecured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 1,500 Lakhs on August 07, 2020 at a coupon rate of 11 69% per annum	150
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of $\overline{\varsigma}$ 10 Lakhs each, aggregating up to $\overline{\varsigma}$ 5,000 Lakhs on August 18, 2020 at a coupon rate of 10 25% per annum.	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 10,000 Lakhs on August 24, 2020 at a coupon rate of 10 25% per annum	1,000
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on August 31, 2020 at a coupon rate of 10 20% per annum	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on September 15, 2020 at a coupon rate of 10 25% per annum	500
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 17,500 Lakhs on September 30, 2020 at a coupon rate of 10 40% per annum	1,750
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹2,500 Lakhs on October 13, 2020 at a coupon rate of 10 25% per annum payable semi annual	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 6,000 Lakhs on October 23, 2020 at a coupon rate of 11 50% per annum payable semi annual	600
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 2,500 Lakhs on November 39, 2020 at a coupon rate of 10 40% per annum	250
Secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 5,000 Lakhs on December 10, 2020 at a coupon rate of 10 20% per annum payable semi annual	500
Secured, Rated, Unlisted, Redeemable, Non-convertible Debentures of face value of ₹ 50,000 each, aggregating up to ₹ 4,875 Lakhs on December 16, 2020 at a coupon rate of 10 50% per annum payable semi annual	9,750
Secured, Rated, Unlisted, Redeemable, Non-convertible Dehentures of face value of ₹ 100,000 each, aggregating up to ₹ 18,750 Lakhs on December 12, 2020 at a coupon rate of 11 10% per annum payable semi annual	18,750
secured, Rated, Listed, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 15,000 Lakhs on December 1, 2020 at a coupon rate of 10 30% per annum payable quarterly	1,500
secured, Rated, Unlisted, Redeemable, Non-convertible Debentures of face value of ₹ 10 Lakhs each, aggregating up to ₹ 500 Lakhs on June 29,	50



Haryana, India

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SATIN CREDITCARE NETWORK LIMITED

Statement of unaudited consolidated financial results for the quarter and period ended December 31, 2020

- ⁶ Hon'ble Supreme Court, in a public interest litigation vide an interim order dated September 3, 2020 ('interim order'), has directed that accounts which were not declared non-performing assets (NPA) till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Group has not classified any account as NPA, as per RBI norms, after August 31, 2020 which was not NPA as of August 31, 2020. However, the Group has classified such accounts as stage 3 and expected credit loss has been computed accordingly in the linancial results.
- 6 The Chief Operating Decision Maker reviews the operations at the Group level. The operations of the Holding Company and its subsidiaries fall under "financing activities" only, which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 Operating Segments. The Group operates in a single geographical segment, i.e. domestic.
- 7 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020 The Code has been published in the Gazette ofIndia However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Group will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective
- 8 Previous year/periods figures have been regrouped/rearranged to make them comparable to current year/period figures

Place: Gurugram Date: February 12, 2021





For and on behalf of the Board of Directors of Satin Creditcare Network Limited

(H P Singh) Chairman cum Managing Director DIN No. 00333754

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