

Ref: SFPL/BSE/150/2025-26

Date: November 11, 2025

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001

Dear Sir/Madam,

Subject: Disclosure under Regulation 52(1) & 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR") read with Part B of Schedule III - Submission of Unaudited Financial Statements along with Limited Review Report for the half year ended September 30, 2025

BSE Scrip Code: 975324

Ref: Letter No. SFPL/BSE/147/2025-26 dated November 04, 2025

This has reference to our aforesaid intimation letter wherein, it was intimated that a Meeting of Board of Directors of the Company is scheduled to be held on Tuesday, November 11, 2025, inter alia to consider and approve the Unaudited Financial Statements of the Company along with the Limited Review Report for the half year ended September 30, 2025.

In this regard, we wish to inform you that the Board of Directors of the Company had at its Meeting held today (i.e. November 11, 2025), approved the aforesaid Financial Results.

In relation thereto, please find enclosed the following:

- a) Unaudited Financial Statements of the Company along with Limited Review Report for the half year ended September 30, 2025.
- b) Disclosures pursuant to Regulation 52(4) of SEBI (LODR) Regulations, 2015.
- c) Disclosure on the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities along with compliance status with respect to Financial Covenants as on September 30, 2025, pursuant to Regulation 54 of SEBI (LODR) Regulations, 2015 read with SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.
- d) Statement of utilization of issue proceeds and deviation or variation in use of issue proceeds under Regulation 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015 as on September 30, 2025.

In accordance with Regulation 52(8) of LODR, the Company would be publishing the Unaudited Financial Statements for the half year ended September 30, 2025, in the Newspapers.

Samunnati Finance Private Limited

Registered & Corporate Office:
Baid Hi Tech Park, 7th Floor, No. 129 B,
East Coast Road, Thiruvananthapuram, Chennai 600041

+91 044 66762400
info@samunnati.com
www.samunnati.com

CIN - U65990TN2021PTC146392

The Board Meeting commenced at 04:30 P.M. IST and concluded at 06:40 P.M. IST.

Kindly request you to take the same on record.

Thanking you,

Yours faithfully,

For **Samunnati Finance Private Limited**

Suraj Vasudev Sharma
Company Secretary & Compliance Officer

Enclosures: As above

Copy to:
Debenture Trustees

Independent Auditor's Review Report on Unaudited Quarterly Financial Results and Year to Date Results of the NBFC pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Samunnati Finance Private Limited

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of Samunnati Finance Private Limited ('the NBFC') for the quarter and half year ended 30th September 2025 being submitted by the NBFC pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. The Statement, which is the responsibility of the NBFC's management and approved by the NBFC'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'), as amended read with relevant rules issued thereunder the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to NBFCs ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. 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 stated in paragraph 3 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, as amended read with relevant rules issued thereunder the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters to the extent applicable to the NBFC.
5. We draw attention to note 10 to the accompanying statement which states that Samunnati Agri Value Chain Solutions Private Limited (formerly known as "Samunnati Financial Intermediation Private Limited") has transferred assets and liabilities pertaining to its NBFC business as a slump sale to the Company during the previous year. The Company has accounted for this transaction as at beginning of the earliest period presented in previous year which is deemed to be the acquisition date for the purpose of accounting whereby financial information for the quarterly and year-to-date for the period ended 30 September 2024 included in the accompanying Statement has been restated. Our conclusion is not modified in respect of this matters.

6. The unaudited quarterly and year-to-date financial results for the period ended 30 September 2024 included in the Statement as comparative information, was management certified and have not been subject to review. Our conclusion is not modified in respect of this matter.

For V Narayanan & Co
Chartered Accountants
Firm Registration No: 002398S

Dileep Thammana
Partner
Membership No. 227512
UDIN No.: 25227512BMLZMA2621

Place: Chennai
Date: 11 November 2025

Unaudited statement of financial results for the Quarter and half year ended 30 September 2025

(All amounts are in Rs. Millions, unless stated otherwise)

	Particulars	Quarter ended			Half year ended		Year ended
		30 Sep 25	30 Jun 25	30 Sep 24	30 Sep 25	30 Sep 24	31 Mar 25
		Unaudited	Unaudited	Restated, not reviewed	Unaudited	Restated, not reviewed	Audited
	INCOME						
I	Revenue from operations						
	Interest income	588.29	709.72	622.63	1,298.02	1,214.92	2,559.00
II	Other income	28.22	25.52	19.26	53.75	45.58	129.00
III	Total income (I+II)	616.51	735.24	641.89	1,351.77	1,260.50	2,688.00
	EXPENSES						
IV	Finance costs	431.04	431.54	419.33	862.58	777.85	1,635.00
	Impairment on financial instruments	377.37	203.09	161.64	580.45	237.69	90.00
	Employee benefits expense	125.94	130.54	129.43	256.68	252.53	511.00
	Depreciation and amortisation	0.44	0.91	1.53	1.35	3.20	6.00
	Other expenses	88.72	108.85	86.05	197.55	179.66	378.00
	Total expenses	1,023.51	874.93	797.98	1,898.61	1,450.93	2,620.00
V	Profit / (loss) before tax (III-IV)	(407.00)	(139.69)	(156.09)	(546.84)	(190.43)	68.00
VI	Tax expense:						
	(1) Current tax	-	-	-	-	-	54.00
	(2) Deferred tax	-	-	-	-	(0.07)	(15.00)
	Total tax expenses	-	-	-	-	(0.07)	39.00
VII	Profit / (loss) for the period (V-VI)	(407.00)	(139.69)	(156.09)	(546.84)	(190.36)	29.00
VIII	Other comprehensive income						
	(i) Items that will not be reclassified to profit or loss:						
	Re-measurements of defined benefit plans	-	0.20	(0.56)	-	(0.29)	1.00
	Income tax relating to above	-	-	-	-	0.07	-
		-	0.20	(0.56)	-	(0.36)	1.00
	(ii) Items that will be reclassified to profit or loss in the subsequent period:						
	(ii) Gains and (losses) on hedge accounting	4.49	(2.46)	26.00	2.02	(29.99)	(49.00)
	(iii) Income tax relating to above	-	-	-	-	-	12.00
		4.49	(2.46)	26.00	2.02	(29.99)	(37.00)
	Other comprehensive income / (loss)	4.49	(2.26)	25.45	2.02	(30.35)	(36.00)
IX	Total comprehensive income	(402.51)	(141.95)	(130.64)	(544.82)	(220.71)	(7.00)
X	Paid up share capital	3,648.03	3,648.03	125.00	3,648.03	125.00	3,494.00
XI	Other Equity						178.00
X	Earnings per equity share: after considering Compulsorily convertible preference shares						
	(1) Basic (in Rupees)	(1.12)	(0.40)	(0.45)	(1.52)	(0.55)	0.08
	(2) Diluted (in Rupees)	(1.12)	(0.40)	(0.45)	(1.52)	(0.55)	0.08
		Not Annualised					Annualised
	Face value per share (in Rupees)	10.00	10.00	10.00	10.00	10.00	10.00

<p align="center">Samunnati Finance Private Limited Regd Office: Baid Hi Tech Park, 7th Floor, No 129 B, East Coast Road, Thiruvannamipur, Chennai-600041 CIN: U65990TN2021PTC146392 www.samunnati.com Tel: +91 44 66762400 Email:secretarial@samunnati.com Statement of unaudited assets and liabilities as at 30 September 2025</p>		
(All amounts are in Rs. Millions, unless stated otherwise)		
Particulars	As at 30 September 2025	As at 31 March 2025
	Unaudited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	797.20	1,099.00
Bank balances other than above	1,908.99	1,484.00
Derivative financial instruments	128.13	5.16
Loans	13,812.91	15,012.00
Investments	521.32	-
Other financial assets	209.56	232.84
	17,378.11	17,833.00
Non-Financial Assets		
Income tax assets	58.98	-
Deferred tax assets (net)	27.18	27.00
Property, plant and equipment	8.05	6.00
Right of use assets	0.14	1.00
Intangible asset	1.28	-
Intangible assets under development	0.33	-
Other non-financial assets	75.32	55.00
	171.27	89.00
TOTAL ASSETS	17,549.38	17,922.00
LIABILITIES AND EQUITY		
Financial liabilities		
Trade payables :		
Total outstanding dues of micro enterprises and small enterprises	-	-
Total outstanding dues of creditors other than micro enterprises and small enterprises	10.71	55.00
Other payables		
Total outstanding dues of micro enterprises and small enterprises	-	-
Total outstanding dues of creditors other than micro enterprises and small enterprises	158.75	-
Debt securities	5,233.01	4,805.00
Borrowings (other than debt securities)	8,396.51	9,081.00
Other financial liabilities	95.36	160.00
	13,894.34	14,101.00
Non-financial liabilities		
Current tax liabilities	26.00	26.00
Provisions	66.24	64.00
Other non-financial liabilities	12.78	59.00
	105.02	149.00
EQUITY		
Share capital	3,648.03	3,494.00
Other equity	(98.01)	178.00
	3,550.02	3,672.00
TOTAL LIABILITIES AND EQUITY	17,549.38	17,922.00

<p style="text-align: center;">Samunnati Finance Private Limited Regd Office: Baid Hi Tech Park, 7th Floor, No 129 B, East Coast Road, Thiruvananthapuram, Chennai-600041 CIN: U65990TN2021PTC146392 www.samunnati.com Tel: +91 44 66762400 Email:secretarial@samunnati.com Unaudited Statement of Cash Flows for the half year ended 30 September 2025 <i>(All amounts are in millions of Indian Rupees (Rs.), unless otherwise stated)</i></p>		
Particulars	Half year ended	
	30 Sep 25 Unaudited	30 Sep 24 Restated, not reviewed
A. Operating activities		
Loss before tax	(546.84)	(186.84)
Adjustments for:		
Depreciation and amortization	1.35	3.19
Profit on sale of property, plant and equipment	-	(0.03)
Income from mutual funds	(3.45)	-
Interest expense on lease liability	0.02	0.19
Unrealised gain on derivative financial instruments and borrowings	(10.15)	-
Impairment on financial instruments	210.65	75.48
Bad debts written off	408.53	279.46
	606.96	358.30
Cash generated from operations before working capital changes	60.12	171.46
Changes in working capital:		
Changes in loans	58.59	(1,323.65)
Changes in other financial assets	4.80	(70.74)
Changes in other non-financial assets	(39.33)	(12.01)
Changes in net movement in provisions	2.24	7.89
Changes in trade payables	(2.29)	0.47
Changes in other payables	158.75	3.91
Changes in other financial liabilities	(106.64)	(36.42)
Changes in borrowings	(65.54)	(15.18)
Changes in debt securities	34.17	(18.76)
Changes in other non-financial liabilities	(46.22)	7.26
Cash generated from/ (used in) operations	58.65	(1,285.77)
Income taxes paid	(58.99)	-
Net cash generated from / (used in) operating activities (A)	(0.34)	(1,285.77)
B. Investing activities		
Purchase of property, plant and equipment and intangible assets	(3.65)	-
Movement in deposits with banks and financial institutions	(425.30)	(705.72)
Proceeds from sale of investments	3.45	-
Net cash (used in) investing activities (B)	(425.50)	(705.72)
C. Financing activities		
Proceeds from issue of share capital	422.84	-
Proceeds from debt securities	2,606.80	3,330.63
Repayment of debt securities	(2,212.96)	(2,560.71)
Repayment of principal portion of lease liability	-	(10.50)
Repayment of interest portion of lease liability	-	(0.19)
Proceeds from borrowings other than debt securities	2,768.82	7,231.46
Repayment of borrowings other than debt securities	(3,461.46)	(6,165.34)
Net cash generated from financing activities (C)	124.04	1,825.35
Net (decrease) in cash and cash equivalents (A+B+C)	(301.80)	(166.15)
Cash and cash equivalents at the beginning of the period	1,099.00	1,269.93
Cash and cash equivalents at the end of the period	797.20	1,103.78
Components of cash and cash equivalents		
Cash and cash equivalents at the end of the period		
- Balances with banks in current accounts	797.20	1,103.78
Total	797.20	1,103.78

Samunnati Finance Private Limited**Regd Office: Baid Hi Tech Park, 7th Floor, No 129 B, East Coast Road, Thiruvannmiyur, Chennai-600041****CIN: U65990TN2021PTC146392 | www.samunnati.com****Tel: +91 44 66762400 | Email:secretarial@samunnati.com****Notes to unaudited statement of financial results for the Quarter and half year ended 30 September 2025**

- 1 Samunnati Finance Private Limited ('the Company') is an Non-Banking Financial Institution (NBFI) incorporated on 22 September 2021 and has its registered office at No: 129-B, 7th Floor, Baid Hi Tech Park, ECR, Thiruvannmiyur, Chennai - 600041. The Company has received Certificate of Registration dated 19 December 2024 from the Reserve Bank of India, to carry on the business of Non-Banking Financial Institution without accepting deposits. The Company is classified as middle layer based on the scale based regulatory framework.
- 2 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 10 November 2025 and 11 November 2025 respectively. The above results have been subjected to limited review by the statutory auditors of the Company. The auditors have issued an unmodified report.
- 3 The financial results has been prepared in accordance with Indian Accounting Standards "Ind AS" as notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations 2015. Any application guidance/ clarifications / directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued / applicable.
- 4 Other equity include Statutory Reserve as per Section 45IC of Reserve Bank of India Act, 1934, balance in securities premium, capital reserve, other comprehensive income and retained earnings.
- 5 The Chief Operating Decision Maker ('CODM') reviews the operations at the Company level. The operations of the Company fall under 'financing activities' which 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.
- 6 In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC. PD No. 109/22.10.106/2019-20 dated 13 March 2020 on implementation of Indian accounting standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income recognition, Asset Classification and Provisioning (IRACP) Norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning) as at 30 September 2025 and accordingly, no amount is required to be transferred to impairment reserve.
- 7 Details of loans transferred during the quarter and Half year ended September 30, 2025 under the RBI master direction on transfer of loan exposures dated December 31, 2021 as amended, are given below:
 - (i) Details of transfer through Direct assignment (pertaining to co-lending model 2 (CLM-2)) in respect of loans not in default during the quarter and Half year ended September 30, 2025:

Particulars	Half year ended 30 September 2025	Quarter ended 30 September 2025
Number of loans	78	39
Aggregate amount (₹ in Millions)	40.83	23.80
Sale consideration (₹ in Millions)	32.67	18.88
No of transactions	4	2
Weighted average remaining maturity (in months)	2.40	2.44
Weighted average holding period after origination (in months)	1.46	1.42
Retention of beneficial economic interest	20.00%	20.00%
Coverage of tangible security coverage	-	-
Rating wise distribution of rated loans	-	-
Number of instances (transactions) where transferred as agreed to replace the transferred loans	-	-
Number of transferred loans replaced	-	-

(ii) The Company has not transferred any non performing assets (NPAs).

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

(iv) The Company has not acquired any stressed loan.

8 The details of stressed loans transferred to ARC during the half year ended 30 September 2025:

Description	(Rs. in MN)		
	To Asset Reconstruction Companies (ARC)		
	NPA	SMA	Total
Number of accounts	3,189	2,448	5,637
Aggregate Principal outstanding of loans transferred	1321.96	167.44	1,489.40
Weighted average residual tenor of the loans transferred (in months)	8.68	6.05	7.70
Net book value of loans transferred (at the time of transfer)	451.34	162.86	614.20
Aggregate consideration			750.00
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Recovery rating	Unrated	Unrated	

9 All outstanding Non-Convertible Debt Securities are secured by way of an exclusive charge on identified receivables of the Company with security cover ranging between 1.05 to 1.1 times of outstanding amount on such securities at any point in time.

10 The Board of Directors of the Samunnati Agri Value Chain Solutions Private Limited formerly known as ('Samunnati Financial Intermediation & Services Private Limited') ('Holding Company') in its meeting held on October 28, 2021, approved a Scheme of Arrangement ('Scheme') which included the slump sale of its NBFC business as a going concern to the Company. The Scheme accorded approval of National Company Law Tribunal (NCLT) on December 23, 2022. Post obtaining necessary approvals from regulators, including RBI, the below events occurred during the year ended 31 March 2025

10.1 Holding Company surrendered the Certificate of Registration ('COR') for undertaking the business of a Non-Deposit accepting Non-Banking Financial Company (NBFC-ND) under Section 45-IA of the Reserve Bank of India Act, 1934.

10.2 Fresh COR was issued by RBI to the Company to undertake the business of NBFC on December 19, 2024, received on December 20, 2024.

10.3 Pursuant to the Scheme, assets and liabilities, as identified by the Board of Directors, mutually as pertaining to NBFC business, were transferred to the Company at ₹ 3,369 million being the net book value on the date of transfer (December 20, 2024).

10.4 In consideration of the assets and liabilities transferred, the Company issued fully paid up equity shares at par value to the Holding Company, allotted on January 16, 2025.

10.5 The Company has accounted for this acquisition as a capital reorganization between entities under common control wherein financial information in respect of prior periods has been restated as if the acquisition has occurred from the beginning of preceding period. The statement of profit and loss for the periods presented include the income and expenditure related to the assets and liabilities transferred. The difference between the consideration paid and the net assets taken over on acquisition has been transferred to Capital reserve.

10.6 For the purposes of computing the basic and diluted earnings per share for the periods mentioned, the shares issued by the company on 16 January 2025 as consideration for the common control acquisition have been considered to be outstanding from 01 April 2023.

11 Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the year ended 30 September 2025 is included in Annexure 1.

12 The unaudited quarterly and year-to-date financial results for the period ended 30 September 2024 included in the Statement as comparative information, was management certified and have not been subject to limited review.

13 Previous period's / year's figures have been regrouped/ reclassified wherever necessary, to confirm with the current period presentation.

**For and on behalf of the board of directors of
Samunnati Finance Private Limited**

**Anil Kumar S G
Director**

DIN : 01189011

Place : Chennai

Date: 11 November 2025

Samunnati Financial Intermediation & Services Private Limited**Regd Office: Baid Hi Tech Park, 8th Floor, No 129 B, East Coast Road, Thiruvanniyur, Chennai-600041****CIN: U65990TN2021PTC146392 | www.samunnati.com****Tel: +91 44 66762400 | Email:secretarial@samunnati.com****Annexure 1:****Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended 30 September 2025**

Sr. No	Particulars	Ratios
		Half Year Ended
		30 Sep 25
1	Debt-Equity Ratio ¹	3.84
2	Debt service coverage ratio ³	Not Applicable
3	Interest service coverage ratio ³	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve(₹ in Million) ³	-
6	Debenture redemption reserve(₹ in Million) ³	Not Applicable
7	Net worth (₹ in Million) ²	3,550.02
8	Net profit / (loss) after tax (₹ in Million)	(546.84)
9	Earnings per equity share (not annualised):	
	(a) Basic(₹)	(1.52)
	(b) Diluted(₹)	(1.52)
10	Current ratio ³	Not Applicable
11	Long term debt to working capital ³	Not Applicable
12	Bad debts to Account receivable ratio ³	Not Applicable
13	Current liability ratio ³	Not Applicable
14	Total debts to total assets*	0.78
15	Debtors turnover ³	Not Applicable
16	Inventory turnover ³	Not Applicable
17	Operating margin ³	Not Applicable
18	Net profit / (loss) margin"	-40.30%
19	Sector specific equivalent ratios: (₹ in Million)	
	(a) Gross NPA (₹ in Million)	163.00
	(b) Net NPA (₹ in Million)	65.74
	(a) Gross NPA % @	1.23%
	(b) Net NPA % #	0.48%
	(c) Capital to risk-weighted assets ratio**	22.65%

Note:

- 1 Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Networth.
- 2 Networth is calculated as defined in section 2(57) of Companies Act 2013.
- 3 The Company is a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934, hence these ratios are generally not applicable.
- * Total debts to total assets = (Debt securities+ Borrowings (other than debt securities) + Subordinated liabilities) / total assets.
- " Net profit / (loss) margin= Net profit / (loss) after tax / total income.
- @ Gross NPA (%) = Gross Loans EAD /Gross Total Loans EAD. Exposure at default (EAD) includes Loan balance and interest thereon. Gross loans refers to loans balances overdue above 90 days for Agri enterprises and above 360 days for Farmer Collectives.
- # Net NPA (%) = (Gross Loans EAD - Impairment loss allowance) / (Gross Total Loans EAD - Impairment loss allowance).
- ** Capital to risk-weighted assets ratio is calculated as per the RBI guidelines.

Ref: SFPL/BSE/151/2025-26

Date: November 11, 2025

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

Sub: Disclosure of Security Cover and Monitoring of Covenants as per Regulation 54 and 56 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, for the quarter ended September 30, 2025

BSE Scrip Code: 975324

With reference to the above, we hereby inform you that all the outstanding Non-Convertible Debt Securities are secured by way of an exclusive charge on identified receivables of the Company with security cover ranging between 1.05 to 1.10 times of outstanding amount on such securities at any point in time.

Also, please find attached the Security Cover Certificate along with compliance status with respect to Financial Covenants as on September 30, 2025, certified by M/s. V Narayanan & Co., Chartered Accountants, Statutory Auditors of the Company.

Kindly request you to take the same on record.

Thanking you,

Yours faithfully,

For Samunnati Finance Private Limited

Anil Kumar S G
Director
DIN: 01189011

Enclosure: As above

Copy to: Debenture Trustees

Samunnati Finance Private Limited

Registered & Corporate Office:
Baid Hi Tech Park, 7th Floor, No. 129 B,
East Coast Road, Thiruvanniyur, Chennai 600041

+91 044 66762400
info@samunnati.com
www.samunnati.com

CIN - U65990TN2021PTC146392

To,
The Board of Directors
Samunnati Finance Private Limited
Baid Hi-Tech Park, 129-B, 7th Floor
ECR, Thiruvannamiyur
Chennai - 600041

Independent Auditor's Certificate pursuant to Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and Regulation 15(1)(t)(ii)(a) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (as amended) read with clause 3.1(a) of SEBI circular dated 19 May 2022

1. This certificate is issued in accordance with the terms of our engagement letter dated 13 October 2025 with **Samunnati Finance Private Limited** ('the Company').
2. The accompanying Statement containing details of security coverage maintained against listed secured Non-Convertible Debentures ('NCDs') of the Company outstanding as at 30 September 2025 (hereinafter referred to as 'the Statement'), has been prepared by the Company's management for the purpose of submission of the statement along with this certificate to the Debenture Trustees of the company, pursuant to the requirements of Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and Regulation 15(1)(t)(ii)(a) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (as amended) read with clause 3.1(a) of SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 (collectively referred to as 'the Regulations'). We have initialled the Statement for identification purposes only.

Management's Responsibility for the Statement

3. The preparation of the Statement, including the preparation and maintenance of all accounting and other relevant supporting records and documents, is solely the responsibility of the management of the Company. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management is also responsible for ensuring compliance with the requirements of the regulations, the Offer Document/Information Memorandums and/or Debenture Trust Deeds ('DTD') for the purpose of furnishing this Statement and providing all relevant information to the Debenture Trustee.

Auditor's Responsibility

5. Pursuant to the requirements as referred to in paragraph 2 above, it is our responsibility to express a limited assurance in the form of a conclusion as to whether the details included in the accompanying

statement regarding maintenance of security cover as per the terms of the Offer Document/Information Memorandums and/or Debenture Trust Deeds ('DTD') in respect of listed NCDs of the Company outstanding as at 30 September 2025, is in agreement, in all material respects, with the unaudited financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30 September 2025 and the calculation thereof is arithmetically accurate.

6. The unaudited financial results referred to in paragraph 5 above have been reviewed by us, on which we have issued an unmodified conclusion vide our report dated 11 November 2025. Our review of the unaudited financial results was conducted 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 ('the ICAI'). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial information is free of material misstatement. A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to the financial data and thus, provides less assurance than an audit. We have not performed an audit and accordingly, we did not express an audit opinion.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note'), issued by the Institute of Chartered Accountants of India ('the ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.
9. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the matters mentioned in paragraph 5 is likely to arise. We have performed the following procedures in relation to the Statement:
 - a) Verified the details of the ISIN issue size, security coverage details for each series of listed NCDs from the respective offer Document/Information Memorandum and/or DTDs;
 - b) Obtained the details of loan assets provided as security for each NCDs and ensured that the value of the security does not breach the minimum coverage ratio for each of the NCDs;
 - c) Traced the value of assets forming part of the Statement to unaudited financial results, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30 September 2025;
 - d) Verified the arithmetical accuracy of the statement; and

- e) Performed necessary inquiries with the management and obtained necessary representations.

Conclusion

10. Based on our examination and the procedures performed as per paragraph 9 above, evidences obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that causes us to believe that the book value of assets included in the Statement, offered as security in respect of listed NCDs of the Company outstanding as at 30 September 2025, is not in agreement, in all material respects, with the unaudited financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30 September 2025.

Restriction on distribution or use

11. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the requirements of the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.
12. The certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of enabling it to comply with the requirements of the regulations which, inter alia, requires it to submit this certificate along with the Statement to the Debenture Trustee of the Company, and therefore, this certificate should not be used, referred to or distributed for any other purpose or to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other party to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **V Narayanan & Co**
Chartered Accountants
Firm's Registration No.: 002398S

Dileep Thammana
Partner
Membership No.: 227512
UDIN: 25227512BMLZMC5727

Place: Chennai
Date: 11 November 2025

Annexure I - Computation of security cover ratio as on 30 September 2025

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate	Carrying value for exclusive charge assets where market value is not ascertainable as available	Market Value for Pari-passu charge Assets ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)
	Description of asset for which this certificate relates	Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)	Total	Market Value for Assets charged on Exclusive basis				
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	8.05		8.05					
Capital Work-in- Progress		-	-	No	-	-	-		-					
Right of Use Assets		-	-	No	-	-	0.14		0.14					
Goodwill		-	-	No	-	-	-		-					
Intangible Assets		-	-	No	-	-	1.28		1.28					
Intangible Assets under Development		-	-	No	-	-	-		-					
Investments		-	-	No	-	-	521.32		521.32					
Loans		3,974.46	8,840.30	No	-	-	998.88		13,812.64					
Inventories		-	-	No	-	-	-		-					
Trade Receivables		-	-	No	-	-	-		-					
Cash and Cash Equivalents		-	-	No	-	-	797.20		797.20					
Bank Balances other than Cash and Cash Equivalents	Fixed deposits (exclusive for cash credit)	-	1,322.94	No	-	-	586.06		1,908.99					
Others		-	-	No	-	-	500.77		500.77					
Total (I)		3,974.46	10,163.24		-	-	3,413.69		17,549.38					
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures	3,800.72	-	No	-	-	624.44		4,425.16					
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-		-					
Other Debt		-	5,101.69	No	-	-	(9.92)		5,091.76					
Subordinated debt		-	-	No	-	-	-		-					
Borrowings		-	-	No	-	-	-		-					
Bank and Fis		-	4,113.04	No	-	-	-		4,113.04					
Debt Securities		-	-	No	-	-	-		-					
Others		-	-	No	-	-	-		-					
Trade payables		-	-	No	-	-	169.46		169.46					
Lease Liabilities		-	-	No	-	-	-		-					
Provisions		-	-	No	-	-	66.24		66.24					
Others		-	-	No	-	-	133.70		133.70					
Total (II)		3,800.72	9,214.73		-	-	983.92		13,999.36					
Cover on BookValue		1.05	1.10						3,550.02					

Notes:
1. The above financial information has been extracted from the unaudited financial results for the Quarter ended 30 September 2025
2. Columns K to O have been left blank. This will be shared separately by the Company

For and on behalf of Samunnati Finance Private Limited

Anil Kumar S G
Director
DIN: 01189011
Place: Chennai
Date: 11 November 2025

To,
The Board of Directors
Samunnati Finance Private Limited
Baid Hi-Tech Park, 129-B, 7th Floor
ECR, Thiruvanimiyur
Chennai - 600041

Independent Auditor's Certificate on compliance with financial covenants of the listed Non-convertible debt securities ('NCDs') pursuant to Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and Regulation 15(1)(t)(ii)(a) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (as amended) read with Clause 7 of SEBI circular dated 19 May 2022

1. This certificate is issued in accordance with the terms of our engagement letter dated 13 October 2025 with **Samunnati Finance Private Limited** ('the Company').
2. The accompanying Statement containing details of the Company's compliance with the financial covenants as per the terms of the Information Memorandum and/or Debenture Trust Deeds ('DTD') of the listed NCDs of the Company which are acquired on 20 December 2024, under slump sale from Samunnati Agri Value Chain Solutions Private Limited formerly known as ('Samunnati Financial Intermediation & Services Private Limited') ('Holding Company') pursuant to the scheme approved by National Company Law Tribunal (NCLT) on December 23 2022 and outstanding as at 30 September 2025 (hereinafter referred to as 'the Statement') has been prepared by the Company's management for the purpose of submission of the Statement along with this certificate to the Debenture Trustee(s) of the Company, pursuant to the requirements of Regulation 56(1)(d) of Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and Regulation 15(1)(t)(ii)(a) of Securities and Exchange Board of India (Debenture Trustees) Regulation, 1993 (as amended) read with Clause 7 of SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 (collectively referred to as 'the Regulations'). We have attached the Statement for identification purposes only.

Management's Responsibility for the Statement

3. The preparation of the Statement, including the preparation and maintenance of all accounting and other relevant supporting records and documents, is solely the responsibility of the management of the Company. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management is also responsible for ensuring the compliance with the requirements of the Regulations and the Information memorandum and/or debenture trust deed for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee.

Auditor's Responsibility

5. Pursuant to requirements of the Regulations, it is our responsibility to express limited assurance in the form of a conclusion based on our examination of relevant records maintained by the Company as to whether anything has come to our attention that causes us to believe that the details included in the accompanying Statement with respect to the compliance with the financial covenants are not as per the terms of the Information Memorandum and/or DTDs of the listed non-convertible debt securities of the Company outstanding as at 30 September 2025 and the amounts used in computation of such financial covenants are not in agreement with the unaudited financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30 September 2025 or that the calculation thereof is arithmetically inaccurate.
6. The unaudited financial results referred to in paragraph 5 above have been reviewed by us, on which we have issued an unmodified conclusion vide our report dated 11 November 2025. Our review of the unaudited financial results was conducted 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 ('the ICAI'). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial information is free of material misstatement. A review is limited primarily to inquiries of the Company personnel and analytical procedures applied to the financial data and thus, provides less assurance than an audit. We have not performed an audit and accordingly, we did not express an audit opinion.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note') issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the ICAI.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise. We have performed the following procedures in relation to the Statement:
 - a) Obtained the details of the financial covenants as stated in the Information memorandum and/or debenture trust deed in respect of the listed NCDs of the Company outstanding as at 30 September 2025;

- b) Enquired and understood management's assessment of compliance with the financial covenants as obtained in point (a) above and corroborated the responses from the understanding obtained by us during the review of the unaudited financial results as referred in paragraph 6 above, and such further inspection of supporting and other documents as deemed necessary;
- c) Recomputed the financial covenants as mentioned in the Statement and ensured that the amounts used in such computation of financial covenants as on 30 September 2025 have been accurately extracted from the unaudited financial results, underlying books of accounts and other relevant records and documents maintained by the Company for the half year ended 30 September 2025;
- d) Verified the arithmetical accuracy of the Statement;
- e) Performed necessary inquiries with the management and obtained necessary representations;
- f) Based on the procedures performed in (a) to (e) above, evaluated whether the Company has complied with the financial covenants and also the appropriateness of the declaration made by the Company in the Statement.

Conclusion

- 10. Based on our examination and the procedures performed as per paragraph 9 above, evidences obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that causes us to believe that the details included in the Statement with respect to compliance with the financial covenants as per the terms of the Information memorandum and/or debenture trust deed of the listed NCDs of the Company outstanding as at 30 September 2025 and the amounts used in the computation of such financial covenants are not in agreement, in all material respects, with the unaudited financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30 September 2025, or that the calculation thereof is arithmetically inaccurate.

Restriction on distribution or use

- 11. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our obligations in respect of this certificate is entirely separate from, and our responsibility and liability is in no way changed by, any other role we may have as the statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.

12. The certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of enabling it to comply with the requirements of the Regulations, which inter alia, require it to submit this certificate along with the Statement to the Debenture Trustee of the Company, and therefore, this certificate should not be used, referred to or distributed for any other purpose or to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **V Narayanan & Co**
Chartered Accountants
Firm's Registration No.: 002398S

Dileep Thammana
Partner
Membership No.: 227512

UDIN: 25227512BMLZMB5451

Place: Chennai
Date: 11 November 2025

Statement

The Company has complied with the covenants in respect of listed non-convertible debentures as per the terms mentioned in the offer document / information memorandum except in cases listed below:

ISIN	FINANCIAL COVENANTS	COVENANT LEVEL	As at 30 September 2025
INE551U07209	(PAR90 + Restructured - LLR) / Equity	20%	Not Complied
INE551U07209	(PAR90 + Restructured + Write offs) / GLP	10%	
INE551U07209	Return on Assets	0%	
INE551U07266	PAR 90	5%	
INE551U07266	Cost to Income Ratio	100%	
INE551U07316	PAR 90 / GLP	5%	
INE551U07316	(PAR 90 - LLR) / GLP	3.50%	
INE551U07316	(PAR 90 + Write off) / GLP	6%	
INE551U07316	PAR 90 / Tangible Net worth	20%	
INE551U07316	PAT (not negative for any Financial Quarter)	0	
INE551U07357	PAR 90 / GLP	5%	
INE551U07357	(PAR 90 - LLR) / GLP	3.50%	
INE551U07357	(PAR 90 + Write off) / GLP	8%	
INE551U07357	PAR 90 / Tangible Net worth	20%	
INE551U07357	PAT (not negative for any Financial Quarter)	0	
INE0N5S07037	(PAR 90 - LLR) / GLP	4%	
INE0N5S07037	(PAR 90 + Write off) / GLP	8%	
INE0N5S07037	PAT (not negative for any Financial Quarter)	0	
INE0N5S07037	Total Debt / Tangible Net worth (Consol)	3	
INE0N5S07037	(PAR 90 - LLR) / Tangible Net worth	15%	
INE0N5S07209	(PAR 90 - LLR) / GLP	4%	
INE0N5S07029	(PAR 90 + Write off) / GLP	8%	
INE0N5S07029	PAT (not negative for any Financial Quarter)	0	
INE0N5S07029	Total Debt / Tangible Net worth (Consol)	3	
INE0N5S07029	(PAR 90 - LLR) / Tangible Net worth	15%	
INE0N5S07011	PAR 30 / GLP	15%	
INE0N5S07011	PAR 90 / GLP	5%	
INE0N5S07011	Cost to Income Ratio	100%	

Note 1: Wholesale Banking / Wholesale Loan Portfolio means financial products and services to large corporations, and financial institutions. It's often referred to as corporate banking or commercial banking. Samunnati engages in providing Loans to Entities other than the referred above hence the Wholesale condition complied with for ISIN - INE551U07209 and INE551U07308.

For Samunnati Finance Private Limited

Anil Kumar S G
Director
DIN: 01189011

Place: Chennai
Date: 11 November 2025

Ref: SFPL/BSE/152/2025-26

Date: November 11, 2025

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

Subject: Statement of utilisation of issue proceeds under Regulation 52(7) & 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on September 30, 2025

BSE Scrip code: 975324

With reference to the above, we hereby confirm that the proceeds of the Non-Convertible Securities issued by the Company and listed on BSE Limited ("Stock Exchange") have been utilised for the purpose disclosed in the Offer Document/Placement Memorandum/ Key Information Document of the respective issue and there is no deviation as on September 30, 2025.

In terms of the Regulation 52(7A) of SEBI (LODR) Regulations, 2015 read with SEBI circular no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022, the statement of utilization of issue proceeds and the statement of Nil material deviation in the use of proceeds of issue of listed non-convertible securities, from the objects stated in the offer document have been enclosed herewith as **Annexure A** and **Annexure B** respectively.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For **Samunnati Finance Private Limited**

Suraj Vasudev Sharma
Company Secretary & Compliance Officer

Enclosures:

Annexure A - Statement of utilization of issue proceeds

Annexure B - Statement of Deviation or Variation in the use of Issue proceeds for the quarter ended September 30, 2025

Copy to:
Debenture Trustees

Samunnati Finance Private Limited

Registered & Corporate Office:
Baid Hi Tech Park, 7th Floor, No. 129 B,
East Coast Road, Thiruvanniyur, Chennai 600041

+91 044 66762400
info@samunnati.com
www.samunnati.com

CIN - U65990TN2021PTC146392

Annexure A

Statement of utilization of issue proceeds

Name of the issuer	ISIN	Mode of Fund Raising (Public Issues/ Private Placement)	Type of Instrument	Date of raising Funds	Amount raised (INR)	Funds Utilized (INR)	Any deviation (Yes/ No)	If 8 is Yes, then Specify the Purpose of for which the funds were utilized	Remark, if any
1	2	3	4	5	6	7	8	9	10
Samunnati Finance Private Limited	INE0N5S07052	Private Placement	Non-Convertible Debentures	September 23, 2025	25,00,00,000	25,00,00,000	No	NA	-

For Samunnati Finance Private Limited

Name of the Signatory: Suraj Vasudev Sharma

Designation: Company Secretary & Compliance Officer

Samunnati Finance Private Limited

Registered & Corporate Office:
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East Coast Road, Thiruvanniyur, Chennai 600041

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www.samunnati.com

CIN - U65990TN2021PTC146392

Annexure B

Statement of Deviation or Variation in use of Issue proceeds for the quarter ended September 30, 2025

Name of Listed Entity	Samunnati Finance Private Limited		
Mode of fund raising	Private Placement		
Type of Instrument	Non-Convertible Debentures		
Date of raising funds	<div> <div>September 23, 2025</div> <div>NCDs</div> <div>25,00,00,000</div> <div>INR</div> </div>		
Amount raised	25,00,00,000/- (Indian Rupees Twenty-Five Crores only)		
Amount utilized	<div> <div> <div>ISIN</div> <div>Instrument</div> <div>Amount raised</div> <div>Amount utilised</div> </div> <div> <div>INE0N5S07052</div> <div>NCDs</div> <div>25,00,00,000</div> <div>25,00,00,000</div> </div> <div>INR</div> </div>		
Report filed for the Quarter ended	September 30, 2025		
Is there a Deviation / Variation in use of funds raised?	No		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document? (Yes/ No)	No		
If yes, details of the approval so required?	Not Applicable		
Date of approval	Not Applicable		
Explanation for the Deviation / Variation	Not Applicable		
Comments of the Audit Committee after review	Not Applicable		
Comments of the auditors, if any	Not Applicable		

Samunnati Finance Private Limited

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Objects for which funds have been raised and where there has been a deviation, in the following table;

Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks, if any
-	-	-	-	-	-	-

Note:

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.*

For Samunnati Finance Private Limited

Name of the Signatory: Suraj Vasudev Sharma
Designation: Company Secretary & Compliance Officer

Samunnati Finance Private Limited

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