Samunnati

Date: May 19, 2026

Ref: SFPL/BSE/17/2026-27

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

Dear Sir/Madam,

Subject: Disclosure under Regulation 52 & Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR") read with Part B of Schedule III - Submission of Audited Financial Results along with Audit Report for the quarter and financial year ended March 31, 2026

BSE Scrip Code: 976621

Ref.: Letter No. SFPL/BSE/16/2026-27 dated May 12, 2026

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, May 19, 2026, inter alia to consider and approve the Audited Financial Statements of the Company for the quarter and financial year ended March 31, 2026.

Accordingly, we wish to inform you that the Board of Directors of the Company at the Meeting held today (i.e. May 19, 2026) have approved the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2026.

In relation thereto, please find enclosed the following:

a) Audited Financial Results of the Company in the prescribed format along with Audit Report for quarter and financial year ended March 31, 2026;

b) Disclosures pursuant to Regulation 52(4) of SEBI (LODR) Regulations, 2015;

c) Declaration pursuant to proviso to Regulation 52(3)(a) of SEBI (LODR) Regulations, 2015 on Auditors unmodified opinion.

d) 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 March 31, 2026, pursuant to Regulation 54 and 56 of SEBI (LODR) Regulations, 2015 read with SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.

e) Statement of utilization of issue proceeds and Deviation or Variation in use of Issue proceeds, if any, under Regulation 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015 as on March 31, 2026.

In accordance with Regulation 52(8) of LODR, the Company would be publishing the Audited Financial Results for quarter and financial year ended March 31, 2026, in the Newspapers.

The Board Meeting commenced at 1:00 P.M. and concluded at 4:30 P.M. IST.

We request you to take the above on records.

Thanking you,

Yours faithfully,

For **Samunnati Finance Private Limited**

SURAJ VASUDEV SHARMA

Digitally signed by SURAJ VASUDEV SHARMA
Date: 2026.05.19 16:33:13 +05'30'

Suraj Vasudev Sharma
Company Secretary & Compliance Officer

Copy to: Debenture Trustees

Independent Auditor's Report on Annual Financial Results of the Non-banking Finance Companies (NBFCs) 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

Opinion

1. We have audited the accompanying annual financial results ('the Statement') of Samunnati Finance Private Limited ('the NBFC') for the year ended 31 March 2026, attached herewith, 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'), including SEBI Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025.

2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:

   (i) presents financial results in accordance with the requirements of Regulation 52 of the Listing Regulations and

   (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act, 2013 ('the Act')] read with the Companies (Indian Accounting Standards) Rules, 2015, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of the net loss after tax (and other comprehensive income) and other financial information of the NBFC for the year ended 31 March 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the NBFC in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Statement

4. This Statement has been prepared on the basis of the annual financial statements and has been approved by the NBFC's Board of Directors. The NBFC's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the net loss and other comprehensive income and other financial information of the NBFC in accordance with the Ind AS prescribed under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, the relevant provisions of the RBI Guidelines and other accounting principles generally accepted in India, and in compliance with Regulation 52 of the Listing Regulations including SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025. This responsibility also includes maintenance of

adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the NBFC and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the Board of Directors is responsible for assessing the NBFC's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the NBFC or to cease operations, or has no realistic alternative but to do so.

6. The Board of Directors is also responsible for overseeing the NBFC's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

8. As part of an audit in accordance with the Standards on Auditing, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

   - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
   - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the NBFC has in place an adequate internal financial controls with reference to financial statements and the operating effectiveness of such controls;
   - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;
   - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NBFC's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the NBFC to cease to continue as a going concern; and

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Statement includes the financial results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.

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

THAMMANA DILEEP
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Date: 2026.05.19 15:53:53 +05'30'

Dileep Thammana
Partner
Membership No. 227512
UDIN: 26227512RXNTSE2153

Place: Chennai
Date: 19 May 2026

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
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Samunnati Finance Private Limited

Regd Office: Baid Hi Tech Park, 7th Floor, No 129 B, East Coast Road, Thiruvanmiyur, Chennai-600041

CIN: U65990TN2021PTC146392 | www.samunnatifinance.com

Tel: +91 44 66762400 | Email:secretarial@samunnati.com

Statement of financial results for the quarter and year ended 31 March 2026

(All amounts are in ₹ Millions, unless stated otherwise)

	Particulars	**Quarter ended**			**Year ended**	**Year ended**
		31 March 2026	**31 December 2025**	**31 March 2025**	**31 March 2026**	**31 March 2025**
		Unaudited (Refer note 11)	**Unaudited**	**Unaudited (Refer note 11)**	**Audited**	**Audited**
	INCOME					
I	**Revenue from operations**					
	Interest income	445	530	642	2,256	2,435
	Net gain on derecognition of financial instruments	-	72	-	208	-
II	Other income	22	21	27	117	129
III	**Total income (I+II)**	**467**	**623**	**669**	**2,581**	**2,564**
IV	**EXPENSES**					
	Finance costs	348	397	413	1,608	1,635
	Impairment on financial instruments	648	269	(150)	1,686	90
	Employee benefits expenses	80	141	128	478	511
	Depreciation and amortisation	1	0	1	2	6
	Other expenses	54	52	32	254	254
	Total expenses	**1,131**	**859**	**424**	**4,028**	**2,496**
V	**Profit / (loss) before tax (III-IV)**	**(664)**	**(236)**	**245**	**(1,447)**	**68**
VI	**Tax expense:**					
	(1) Current tax	-	-	54	-	54
	(2) Deferred tax	27	-	(15)	27	(15)
	Total tax expenses	**27**	**-**	**39**	**27**	**39**
VII	**Profit / (loss) for the period (V-VI)**	**(691)**	**(236)**	**206**	**(1,474)**	**29**
VIII	**Other comprehensive income**					
	(i) Items that will not be reclassified to profit or loss:					
	Re-measurements of defined benefit plans	1	10	1	11	1
	Income tax relating to above		-	-	-	-
		1	10	1	11	1
	(ii) Items that will be reclassified to profit or loss in the subsequent period:					
	Gains and (losses) on hedge accounting	95	(6)	(26)	91	(49)
	Income tax relating to above	-	-	12	-	12
		95	(6)	(14)	91	(37)
	Other comprehensive income / (loss)	**96**	**4**	**(13)**	**102**	**(36)**
IX	**Total comprehensive income**	**(595)**	**(232)**	**193**	**(1,372)**	**(7)**
X	**Paid up share capital**	3,648	3,648	3,494	3,648	3,494
XI	**Other equity**				(925)	178
XII	**Earnings per equity share of ₹ 10 each**					
	(1) Basic and diluted (in ₹)	(1.91)	(0.65)	0.59	(4.06)	0.08
		Not Annualised			Annualised	
	Face value per share (in ₹)	10.00	10.00	10.00	10.00	10.00

Samunnati Finance Private Limited
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Tel: +91 44 66762400 | Email:secretarial@samunnati.com

Statement of assets and liabilities as at 31 March 2026

(All amounts are in ₹ Millions, unless stated otherwise)

Particulars	As at 31 March 2026	As at 31 March 2025
	Audited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	403	1,099
Bank balances other than above	1,851	1,484
Derivative financial instruments	472	24
Loans	9,680	15,012
Investments	876	-
Other financial assets	207	214
	13,489	**17,833**
Non-Financial Assets		
Income tax assets	111	-
Deferred tax assets (Net)	-	27
Property, plant and equipment	8	6
Right of use assets	-	1
Intangible asset	1	-
Other non-financial assets	26	55
	146	**89**
TOTAL ASSETS	**13,635**	**17,922**
LIABILITIES AND EQUITY		
LIABILITIES		
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	85	55
Debt securities	3,143	4,805
Borrowings (other than debt securities)	7,409	9,081
Other financial liabilities	117	160
	10,754	**14,101**
Non-financial liabilities		
Current tax liabilities (net)	55	26
Provisions	79	64
Other non-financial liabilities	24	59
	158	**149**
EQUITY		
Share capital	3,648	3,494
Other equity	(925)	178
	2,723	**3,672**
TOTAL LIABILITIES AND EQUITY	**13,635**	**17,922**

Samunnati Finance Private Limite(
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Tel: +91 44 66762400 | Email:secretarial@samunnati.cor

Statement of Cash Flows for the year ended 31 March 2026

(All amounts are in ₹ Millions, unless stated otherwise)

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
A. Operating activities		
Profit / (loss) before tax	(1,447)	68
Adjustments for:		
Interest Income on financial assets	(2,256)	(2,435)
Depreciation and amortizatio	2	5
Net gain on derecognition of financial asset	(208)	-
Gratuity and leave encashment expense	42	16
Income from mutual funds	(5)	-
Interest expenses towards financing activitie	1,608	1,635
Interest expense on lease liabilit	0	0
Impairment on financial instruments	1,033	(478)
Bad debts written off	652	568
	(579)	**(621)**
Interest income realised on financial assets	2,264	2,332
Finance costs paid	(1,625)	(1,677)
Recoveries from loans written off	85	362
Cash generated from operations before working capital changes	**145**	**396**
Changes in working capital		
Decrease / (Increase) in loans	2,716	(2,229)
Decrease in Other financial assets	7	22
Decrease / (Increase) in Other non-financial asset	28	(30)
(Increase) / Decrease in provisions	(16)	19
Decrease in trade payables	30	27
(Increase) / Decrease in Other financial liabilities	(41)	121
(Increase) / Decrease in Other non-financial liabilities	(35)	40
Cash generated from/ (used in) operations	**2,833**	**(1,634)**
Income taxes paid (net of refunds)	(83)	(28)
Net cash generated from / (used in) operating activities (A)	**2,750**	**(1,662)**
B. Investing activities		
Purchase of property, plant and equipment and intangible asse	(4)	(4)
Movement in deposits with banks and financial institutions, ne	(367)	(828)
Purchase / proceeds from sale of investments, ne	176	-
Net cash (used in) investing activities (B	**(195)**	**(832)**
C. Financing activities		
Proceeds from issue of share capita	424	-
Proceeds from debt securities	3,276	6,400
Repayment of debt securities	(4,982)	(6,791)
Payment of lease liabilitie	(1)	-
Proceeds from borrowings other than debt securitie	3,832	9,693
Repayment of borrowings other than debt securitie	(5,800)	(6,862)
Net cash generated from / (used in) financing activities (C	**(3,251)**	**2,439**
Net (decrease) / increase in cash and cash equivalents (A+B+C	**(696)**	**(54)**
Cash and cash equivalents at the beginning of the yea	**1,099**	**1,270**
Adjustment on account of business combinatio	**-**	**(117)**
Cash and cash equivalents at the end of the year	**403**	**1,099**
Components of cash and cash equivalent		
Cash and cash equivalents at the end of the yea		
- Balances with banks in current accounts	403	399
- Cheques on hanc	-	700
Total	**403**	**1,099**

Samunnati Finance Private Limited

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Notes to audited statement of financial results for quarter and year ended 31 March 2026

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, Thiruvanmiyur, 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 famework.

2 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 18 May 2026 and 19 May 2026, respectively. The above results have been subjected to audit 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 applicable 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 31 March 2026 and accordingly, no amount is required to be transferred to impairment reserve.

7 Details of loans transferred during the year ended 31 March 2026 under the RBI master direction on transfer of loan exposures dated November 28, 2025 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 year ended 31 March 2026:

Particulars	Year Ended 31 March 2026
Number of loans	124
Aggregate amount (₹ in Millions)	70.74
Sale consideration (₹ in Millions)	56.59
No of transactions	8
Weighted average remaining maturity (in months)	2.51
Weighted average holding period after origination (in months)	1.60
Retention of beneficial economic interest	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 acquired any loans through assignment.

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

8 The details of stressed loans transferred to ARC during the year ended 31 March 2026:

Description	Year ended 31 March 2026 (₹ in MN)
	To ARC
	NPA & Write offs
Number of accounts	12168
Aggregate Principal outstanding of loans transferred	2,896.52
Weighted average residual tenor of the loans transferred (in months)	11.65
Net book value of loans transferred (at the time of transfer)	1,370.14
Aggregate consideration*	1,579.66
Additional consideration realized in respect of accounts transferred in earlier years	0.00
Recovery rating	Unrated

**Net of Expenses*

Out of the aggregate assets sold to ARCs amounting to ₹318 crore, written-off assets aggregating to ₹173.4 crore, representing approximately 55% of the ARC portfolio, were included in the sale and had been fully provided for by the Company prior to the ARC transaction

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 1.06 times of outstanding amount on such securities at any point in time.

10 Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the year ended 31 March 2026 is included in Annexure 1.

11 The figures for the last quarter of the current and previous financial year are the balancing figures between the audited annual figures and the published year-to-date figures up to the end of the third quarter, which were subjected to limited review by the statutory auditors, with previous period/year figures regrouped or reclassified, wherever necessary, to conform to the current period presentation.

12 During the year ended 31 March 2026, the Company has breached financial covenants including portfolio at risk (PAR) ceiling, write off value and profitability under certain borrowing arrangements. Certain facilities include clauses permitting lenders to take actions such as termination, reduction or suspension of facilities; however, as at the date of approval, no lender has exercised such rights. The Management is in active dialogue with lenders and expects possible repricing of borrowings until compliance is restored. The Company has not defaulted on any repayment obligations and continues to comply with regulatory requirements, with capital adequacy remaining above RBI-prescribed levels. Further the Company has incurred losses during the year, primarily due to higher impairment on the loan portfolio. Based on projected cash flows, including expected improvements in collections, calibrated disbursements, and access to incremental funding (including NCDs), the Management expects to meet its obligations as they fall due. The Management continues to focus on improving asset quality through enhanced collections, write-offs and strengthened underwriting standards, with a view to restoring covenant compliance. Accordingly, the financial results have been prepared on a going concern basis.

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

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

S G ANIL KUMAR
Digitally signed by S G ANIL KUMAR
Date: 2026.05.19 15:35:28 +05'30'

THAMMANA DILEEP
Digitally signed by THAMMANA DILEEP
Date: 2026.05.19 15:44:31 +05'30'

Anil Kumar S G
Director
DIN : 01189011
Place : Chennai
Date : 19 May 2026

Samunnati Finance Private Limited
Regd Office: Baid Hi Tech Park, 8th Floor, No 129 B, East Coast Road, Thiruvanmiyur, Chennai-600041
CIN: U65990TN2014PTC096252 | www.samunnati.com
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Annexure 1:

Disclosure in compliance with Regulations 52(4) of of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the year ended 31 March 2026

Sr. No	Particulars	Year Ended	
		31 March 2026	31 March 2025
1	Debt-Equity Ratio[1]	3.87	3.78
2	Debt service coverage ratio[3]	Not Applicable	Not Applicable
3	Interest service coverage ratio[3]	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
5	Capital redemption reserve(₹ in Million)[3]	-	-
6	Debenture redemption reserve(₹ in Million)[3]	Not Applicable	Not Applicable
7	Net worth (₹ in Million)[2]	2,723.37	3,672.00
8	Net profit / (loss) after tax (₹ in Million)	(1,474.34)	29.00
9	Earnings per equity share (not annualised):		
	(a) Basic(₹)	(4.06)	0.08
	(b) Diluted(₹)	(4.06)	0.08
10	Current ratio[3]	Not Applicable	Not Applicable
11	Long term debt to working capital[3]	Not Applicable	Not Applicable
12	Bad debts to Account receivable ratio[3]	Not Applicable	Not Applicable
13	Current liability ratio[3]	Not Applicable	Not Applicable
14	Total debts to total assets*	0.77	0.77
15	Debtors turnover[3]	Not Applicable	Not Applicable
16	Inventory turnover[3]	Not Applicable	Not Applicable
17	Operating margin[3]	Not Applicable	Not Applicable
18	Net profit / (loss) margin"	-53.17%	-0.27%
19	Sector specific equivalent ratios: (₹ in Million)		
	(a) Gross NPA (₹ in Million)	466.72	614.00
	(b) Net NPA (₹ in Million)	212.14	480.00
	(a) Gross NPA % @	4.51%	4.03%
	(b) Net NPA % #	2.19%	3.20%
	(c) Capital to risk-weighted assets ratio**	19.61%	23.06%

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 NPA loans refers loan balances overdue above 90 days for Agri Enterprises loan exposure and above 360 days for Farmer Collectives loan exposure.

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.

Samunnati

Ref: SFPL/BSE/18/2026-27

Date: May 19, 2026

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

Dear Sir/Madam,

Subject: Declaration regarding Audit Report with unmodified opinion for the Financial Year ended March 31, 2026, pursuant to proviso to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR")

BSE Scrip Code: 976621

Pursuant to the proviso to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby declare and confirm that M/s V. Narayanan & Co., Chartered Accountants, the Statutory Auditors of the Company have submitted the Audit Report for Audited Financial Results of the Company for the Financial Year ended March 31, 2026, with an unmodified opinion.

We request you to kindly take the above on records.

Thanking you,

Yours faithfully,

For **Samunnati Finance Private Limited**

S G ANIL KUMAR

Digitally signed by S G ANIL KUMAR
Date: 2026.05.19 16:33:54 +05'30'

Anil Kumar S G
Director
DIN: 01189011

Samunnati Finance Private Limited

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

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

CIN - U65990TN2021PTC146392

Samunnati

Ref: SFPL/BSE/19/2026-27 Date: May 19, 2026

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 March 31, 2026

BSE Scrip Code: 976621

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 1.06 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 March 31, 2026, 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**

S G ANIL KUMAR

Digitally signed by S G ANIL KUMAR
Date: 2026.05.19 16:34:18 +05'30'

Anil Kumar S G
Director
DIN: 01189011

Enclosure: As above

Copy to: Debenture Trustees

To,
The Board of Directors,
Samunnati Finance Private Limited
Baid Hi-Tech Park, 129-B, 7th Floor
ECR, Thiruvanmiyur
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 31 March 2026 (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) for of the Company, pursuant to the requirements of Regulation 56(1)(d) of Securities and Exchange Board of India ('SEBI') (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended) and Regulation 15(1)(t)(ii)(a) of Securities and Exchange Board of India (Debentures Trustee) 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 initialed 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 transaction document and/or Key Information documents for the purpose of furnishing this Statement and providing all relevant information to the Debenture Trustees.

Auditor's Responsibility

5. Pursuant to the requirements as referred to in paragraph 2 above, it is our responsibility to express a reasonable assurance in the form of a opinion as to whether the details included in the accompanying Statement regarding maintenance of security cover as per the terms of the transaction Document and/or key Information documents in respect of listed NCDs of the Company outstanding as at 31 March 2026, are in agreement, in all material aspects, with the audited financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the year ended 31 March 2026 and that the calculation thereof is arithmetically accurate.

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

6. The audited financial statements, referred to in paragraph 5 above, have been audited by us, on which we have issued an unmodified opinion vide our report dated 19 May 2026. Our audit of these financial statements were conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ('the Act') and other applicable authoritative pronouncements issued by the ICAI. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements.

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. A reasonable assurance engagement involves performing procedures to obtain sufficient appropriate evidence on the matters mentioned in paragraph 5 above. 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 secured NCDs outstanding as at 31 March 2026 from the respective Offer Document/Information Memorandum and/or DTDs;

    b) Obtained the details of the loan assets and investments provided as security for each listed secured NCDs and ensured that the value of the security does not breach the minimum coverage ratio for each of the listed secured NCDs;

    c) Traced the book value of assets forming part of the Statement to the audited financial statements, underlying books of account and other relevant records and documents maintained by the Company for the year ended 31 March 2026;

    d) Recomputed the security coverage ratio based on the information as obtained in points (a) and (c) above;

    e) Verified the arithmetical accuracy of the Statement; and

    f) Performed necessary inquiries with the management and obtained necessary representations.

Opinion

10. Based on the procedures performed as above, evidences obtained, and the information and explanations given to us, along with the representations provided by the management, in our opinion, the Statement regarding maintenance of security cover as per the terms of the Offer Document/Information Memorandum and/or DTDs in respect of listed secured NCDs of the Company outstanding as at 31 March 2026, are in agreement, in all material aspects, respects with the audited financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the year ended 31 March 2026, and that the calculation thereof is arithmetically accurate.

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

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 Trustees 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 Registration No: 002398S

THAMMANA DILEEP
Digitally signed by THAMMANA DILEEP
Date: 2026.05.19 16:10:19 +05'30'

Dileep Thammana
Partner
Membership No: 227512
UDIN: 26227512EPOIJD9656

Place: Chennai
Date: 19 May 2026

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

Annexure I - Computation of security cover ratio as on 31 Mar 2026

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 Charg	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				
	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	~~Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable~~	~~Market Value for Pari passu charge Assets~~[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	8		8					
Capital Work-in- Progress		-	-	No	-	-	-		-					
Right of Use Assets		-	-	No	-	-	-		-					
Goodwill		-	-	No	-	-	-		-					
Intangible Assets		-	-	No	-	-	1		1					
Intangible Assets under Development		-	-	No	-	-	-		-					
Investments		-		No	-	-	876		876					
Loans		2,344	6,468	No	-	-	872		9,680					
Inventories		-	-	No	-	-			-					
Trade Receivables		-	-	No	-	-			-					
Cash and Cash Equivalents		-	-	No	-	-	403		403					
Bank Balances other than Cash and Cash Equivalents	Fixed deposits (exclusive for cash credit)	-	1,467	No	116	-	268		1,851					
Others		-	-	No	-	-	817		817					
Total (I)		2,344	7,935		-	-	3,244		13,635					
					-	-								
LIABILITIES					-	-								
Debt securities to which this certificate pertains	Secured Non Convertible Debentures	2,235		No	-	-	200		2,435					
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-		-					
Other Debt		-	4,931	No	116	-	12		5,059					
Subordinated debt		-	-	No	-	-	-		-					
Borrowings		-	-	No	-	-	-		-					
Bank and Fis		-	3,060	No	-	-	-		3,060					
Debt Securities		-	-	No	-	-	-		-					
Others		-		No	-	-			-					
Trade payables		-	-	No	-	-	85		85					
Lease Liabilities		-	-	No	-	-	-		-					
Provisions		-	-	No	-	-	79		79					
Others		-	-	No	-	-	196		196					
Total (II)		2,235	7,991				572		10,914					
Cover on BookValue		1.05	0.99						2,721					

Notes: (56)

1. The above financial information has been extracted from the audited financial results for the year ended 31 March 2026.
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**

S G ANIL KUMAR Digitally signed by S G ANIL KUMAR Date: 2026.05.19 14:23:07 +05'30'

Anil Kumar S G
Director
DIN: 01189011

Place: Chennai

Date: 19 May 2026

THAMMANA DILEEP Digitally signed by THAMMANA DILEEP Date: 2026.05.19 16:03:40 +05'30'

To,
The Board of Directors,
Samunnati Finance Private Limited
Baid Hi-Tech Park, 129-B, 7th Floor
ECR, Thiruvanmiyur
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 23 December 2022 and outstanding as at 31 March 2026 (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.

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

Auditor's Responsibility

5. Pursuant to requirements of the Regulations, it is our responsibility to express reasonable assurance in the form of an opinion as to whether the details included in the accompanying Statement with respect to the compliance with the financial covenants is as per the terms of the Information Memorandum and/or DTDs of the listed NCDs of the Company outstanding as at 31 March 2026 and the amounts used in computation of such financial covenants are in agreement, in all material respects with the audited financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the year ended 31 March 2026, and that calculation thereof is arithmetically accurate.

6. The audited financial statements, referred to in paragraph 5 above, have been audited by us, on which we have expressed an unmodified opinion vide our report dated 19 May 2026. Our audit of financial statement were conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ('the Act') and other applicable authoritative pronouncements issued by the ICAI. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

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. A reasonable assurance engagement involves performing procedures to obtain sufficient appropriate evidence on the matters mentioned in paragraph 5 above. 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) 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 31 March 2026;

   b) Understood the basis of computation of such financial covenants and verified that the computation of financial covenants as on 31 March 2026 is in accordance with the basis of computation as mentioned in the Information memorandum and/or debenture trust deed;

   c) Verified the arithmetical accuracy of the Statement;

   d) Obtained necessary representations from the management.

   e) With respect to covenants other than financial covenants, we have only obtained representation from the management confirming that the Company has complied with all the other covenants including ownership, rating, affirmative, reporting and negative covenants, as prescribed in the debenture trust deed and/or information memorandum, as at 31 March 2025 except for the covenants where the due date has not passed as on the date of this certificate. We have solely relied on the same.

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

Opinion

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, in our opinion, the details included in the Statement with respect to the compliance with the financial covenants is as per the terms of the Information memorandum and/or debenture trust deed of the listed NCDs of the Company outstanding as at 31 March 2026 and the amounts used in the computation of such financial covenants are in agreement, in all material respects, with the audited financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the year ended 31 March 2026.

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

THAMMANA DILEEP
Digitally signed by THAMMANA DILEEP
Date: 2026.05.19 16:04:46 +05'30'

Dileep Thammana
Partner
Membership No.: 227512
UDIN: 26227512EYFTLJ7335

Place: Chennai
Date: 19 May 2026

Head Office: 23/12, C V Raman Road, Sriram Colony, Abiramapuram, Chennai, Tamil Nadu- 600018
Branch address - 45/58, Vallalar Street, Periyakuppam, Tiruvallur, Tamil Nadu- 602001
Other Branches - Bengaluru | Trichy
Email – auditdt@vnctvl.com

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 31 March 2026
INE551U07266	PAR 90	< 5%	Not Complied
INE551U07266	Write off	< 5%	
INE551U07324	PAR>[90] days + restructured portfolio minus loan loss provisions divided by Equity	< 15%	
INE0N5S07011	PAR Ratio > 30 days	< 15%	
INE0N5S07011	PAR Ratio > 90 days	< 5%	
INE0N5S07011	Open Asset Ratio	< 15%	
INE0N5S07029	PAR > 90	< = 6.5%	
INE0N5S07029	PAR > 90 net of provisioning	< = 4%	
INE0N5S07029	Maximum permissible ratio of (PAR > 90 + write - off)/ Gross Loan Portfolio. Write - offs will be considered for trailing 12 months	8%	
INE0N5S07029	Cumulative mismatches in ALM = Positive for all buckets	> 0	
INE0N5S07029	Profit after Tax (should not be negative for quarter) starting Sept 25	0	
INE0N5S07029	Maximum permissible PAR>90 net of provision/Tangible Net Worth of the issuer	15%	
INE0N5S07037	PAR > 90	< = 6.5%	
INE0N5S07037	PAR > 90 net of provisioning	< = 4%	
INE0N5S07037	Maximum permissible ratio of (PAR > 90 + write - off)/ Gross Loan Portfolio. Write - offs will be considered for trailing 12 months	8%	
INE0N5S07037	Cumulative mismatches in ALM = Positive for all buckets	> 0	
INE0N5S07037	Profit after Tax (should not be negative for quarter) starting Sept 25	0	
INE0N5S07037	Maximum permissible PAR>90 net of provision/Tangible Net Worth of the issuer = 15%	15%	
INE0N5S07052	CRAR	> 20%	
INE0N5S07052	Cumulative mismatches in ALM should be +ve	> 0	
INE0N5S07052	Profit after tax = +ve	0	

Note
The Company has ensured that it has remained above the thresholds for related covenants prescribed Regulatorily. The reported breaches pertain primarily to financial covenants as per the existing agreements with the lenders.

For **Samunnati Finance Private Limited**

S G ANIL KUMAR Digitally signed by S G ANIL KUMAR
Date: 2026.05.19 14:18:30 +05'30'

THAMMANA DILEEP Digitally signed by THAMMANA DILEEP
Date: 2026.05.19 16:02:07 +05'30'

Anil Kumar S G
Director
DIN: 01189011

Samunnati

Ref: SFPL/BSE/20/2026-27 Date: May 19, 2026

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 March 31, 2026

BSE Scrip code: 976621

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 March 31, 2026.

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 Nil 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, for the quarter ended March 31, 2026.

We request you to take the same on record.

Thanking you,

Yours faithfully,

For **Samunnati Finance Private Limited**

SURAJ VASUDEV SHARMA

Digitally signed by SURAJ VASUDEV SHARMA
Date: 2026.05.19 16:34:51 +05'30'

Suraj Vasudev Sharma
Company Secretary & Compliance Officer

Enclosures:

Annexure A - Statement of utilization of issue proceeds for the quarter ended March 31, 2026
Annexure B - Statement of Deviation or Variation in the use of Issue proceeds for the quarter ended March 31, 2026

Copy to:
Debenture Trustees

Samunnati

<u>Annexure A</u>

<u>**Statement of utilization of issue proceeds**</u>

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
NIL									

For **Samunnati Finance Private Limited**

SURAJ VASUDEV SHARMA

Digitally signed by SURAJ VASUDEV SHARMA
Date: 2026.05.19 16:35:09 +05'30'

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

Samunnati

Annexure B

Statement of Deviation or Variation in use of Issue proceeds for the quarter ended March 31, 2026

Name of Listed Entity	Samunnati Finance Private Limited
Mode of fund raising	Private Placement
Type of Instrument	Non-Convertible Debentures
Date of raising funds	NA
Amount raised	Nil
Amount utilized	NA
Report filed for the Quarter ended	March 31, 2026
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

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**

SURAJ VASUDEV SHARMA

Digitally signed by SURAJ VASUDEV SHARMA
Date: 2026.05.19 16:35:30 +05'30'

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