

Ref: SFPL/BSE/59/2026-27

Date: August 12, 2026

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 quarter ended June 30, 2026

BSE Scrip Code: 976621

Ref: Letter No. SFPL/BSE/57/2026-27 dated August 05, 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 Wednesday, August 12, 2026, inter alia to consider and approve the Unaudited Financial Statements of the Company along with the Limited Review Report for the quarter ended June 30, 2026.

Accordingly, we wish to inform you that the Board of Directors of the Company at the Meeting held today (i.e. August 12, 2026) have approved the Unaudited Financial Statements of the Company along with the Limited Review Report for the quarter ended June 30, 2026.

In relation thereto, please find enclosed the following:

- a) Unaudited Financial Statements of the Company along with Limited Review Report for the quarter ended June 30, 2026.
- 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 June 30, 2026, 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 June 30, 2026.

In accordance with Regulation 52(8) of LODR, the Company would be publishing the Unaudited Financial Statements for the quarter ended June 30, 2026, 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.samunnatifinance.com

CIN - U65990TN2021PTC146392

The Board Meeting commenced at 10:00 A.M. IST and concluded at 04:50 P.M. IST.

Kindly 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: 2026.08.12 17:02:13 +05'30'

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'/'the Company') for the quarter ended 30th June 2026, 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 conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, 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. Material Uncertainty Related to Going Concern

We draw attention to Note 13 to the accompanying financial results, which indicates that the Company incurred a net loss of ₹738 million during the period ended 30 June 2026 and, as at that date, had accumulated losses of ₹2,052 million, resulting decline in the net worth. Furthermore, the Company's capital to risk-weighted assets ratio (CRAR) stood at 15.53% as at that date. The Company's ability to continue as a going concern is dependent upon the recovery of amounts due from customers, raising of fresh funds, achievement of its projected business performance and other measures and factors detailed in the aforesaid note. Based on these factors, management considers the use of the going concern basis of accounting appropriate in the preparation of the financial results.

Our conclusion is not modified in respect of this matter.

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

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Date: 2026.08.12
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Dileep Thammana
Partner
Membership No. 227512
UDIN No. 26227512LDBDRZ2647

Place: Chennai
Date: 12 August 2026

Samunnati Finance Private Limited					
Regd Office: Baid Hi Tech Park, 7th Floor, No 129 B, East Coast Road, Thiruvannmiyur, Chennai-600041					
CIN: U65990TN2021PTC146392 www.samunnatifinance.com					
Tel: +91 44 66762400 Email:secretarial@samunnati.com					
Unaudited statement of financial results for the quarter ended 30 June 2026					
(All amounts are in Rs. Millions, unless stated otherwise)					
		Quarter ended			Year ended
	Particulars	30 Jun 26	31 Mar 26	30 Jun 25	31 Mar 26
		Unaudited	Unaudited (Refer Note 11)	Unaudited	Audited
	INCOME				
I	Revenue from operations				
	Interest income	398	445	665	2,256
	Net gain on derecognition of financial instruments	-	-	-	208
II	Other income	16	22	26	117
III	Total income (I+II)	414	467	691	2,581
	EXPENSES				
IV	Finance costs	300	348	432	1,608
	Impairment on financial instruments	714	648	203	1,686
	Employee benefits expense	88	80	131	478
	Depreciation and amortisation	1	1	1	2
	Other expenses	49	54	64	254
	Total expenses	1,152	1,131	831	4,028
V	Profit / (loss) before tax (III-IV)	(738)	(664)	(140)	(1,447)
VI	Tax expense:				
	(1) Current tax	-	-	-	-
	(2) Deferred tax	-	27	-	27
	Total tax expenses	-	27	-	27
VII	Profit / (loss) for the period (V-VI)	(738)	(691)	(140)	(1,474)
VIII	Other comprehensive income				
	(i) Items that will not be reclassified to profit or loss:				
	Re-measurements of defined benefit plans	-	1	-	11
	Income tax relating to above	-	-	-	-
		-	1	-	11
	(ii) Items that will be reclassified to profit or loss in the subsequent period:				
	(ii) Gains and (losses) on Hedge Accounting	(67)	95	(2)	91
	(iii) Income tax relating to above	-	-	-	-
		(67)	95	(2)	91
	Other comprehensive income / (loss)	(67)	96	(2)	102
IX	Total comprehensive income	(805)	(595)	(142)	(1,372)
X	Paid up share capital	3,648	3,648	3,648	3,648
XI	Other Equity				(925)
X	Earnings per equity share of ₹10 each				
	(1) Basic and diluted (in ₹)	(2.02)	(1.91)	(0.40)	(4.06)
		Not Annualised			Annualised
	Face value per share (in ₹)	10.00	10.00	10.00	10.00

Notes to unaudited statement of financial results for the quarter ended 30 June 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, Thiruvanniyur, 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 Non-deposit taking systemically important NBFCs (NBFCs-ND-SI).
- 2 The above financial results have been reviewed by the Audit Committee at its meeting held on 11 August 2026 and approved by the Board of Directors at its meeting held on 12 August 2026. The above results have been subjected to limited review by the statutory auditors of the Company. The auditors have issued an unmodified report conclusion.
- 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, employees stock options outstanding reserve, capital redemption 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. 109/22.10.106/2019-20dated 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 June 2026 and accordingly, no amount is required to be transferred to impairment reserve.

- 7 Details of loans transferred during year ended March 31, 2026 and quarter ended June 30, 2025 under the RBI master direction on transfer of loan exposures dated November 28, 2025 as amended, are given below. No loans have been transferred during the quarter ended June 30, 2026:

(i) Details of transfer through Direct assignment (pertaining to co-lending model 2 (CLM-2)) in respect of loans not in default during the year ended March 31, 2026 and quarter ended June 30, 2025:

Particulars	Year ended 31 March 2026	Quarter Ended 30 June 2025
Number of loans	124.00	39.00
Aggregate amount (Rs in Millions)	70.74	17.24
Sale consideration (Rs in Millions)	56.59	13.79
No of transactions	8.00	2.00
Weighted average remaining maturity (in months)	2.51	1.94
Weighted average holding period after origination (in months)	1.60	1.35
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 year ended 31 March 2026. No stressed loans have been transferred to ARC during the quarter ended June 30, 2026

Description	Year ended 31 March 2026
	(₹ in MN)
	To ARC
	NPA & Write offs
Number of accounts	12,168
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	-
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 is at 0.99 times of outstanding amount of such securities as at 30 June 2026.
- 10 Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended 30 June 2026 is included in Annexure 1.

- 11 The figures for the quarter ended 31 March 2026 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 of the previous financial year, which were subjected to limited review by the statutory auditors.
- 12 Previous period/year figures has been regrouped or reclassified, wherever necessary, to confirm with the current period presentation.
- 13 The Company has incurred a net loss (before tax) of ₹ 738 million for the quarter ended 30 June 2026 and as at that date, the Company's current liabilities exceed its current assets by ₹ 731.81 million. The Company's losses during the quarter are primarily due to higher impairment on the loan portfolio.

As at 30 June 2026, current liabilities include ₹ 145 million relating to short term working capital and cash credit facilities availed from banks. These facilities are revolving in nature and subject to periodic renewals, and based on past experience, the Company has not encountered any difficulty in renewing such facilities. Further, the Company's net current liabilities are primarily attributable to classification of non-current borrowings as current borrowings, to the extent of ₹ 4,780 million, on account breach of financial covenants including portfolio at risk (PAR) ceiling, write off value and profitability thresholds under certain borrowing arrangements. While certain facilities include clauses permitting lenders to take actions such as termination, reduction or suspension of facilities, as at the date of approval of these financial results, no lender has exercised such rights. The Company has not defaulted on any repayment obligations and continues to comply with regulatory requirements.

The Management maintains a strong focus on liquidity management, recognizing the strength of its monthly cash inflows is closely linked to the timely recovery of dues and the resolution of overdue cases. To ensure obligations are comfortably met as they fall due, the Company proactively align its repayment commitments with expected collection inflows, actively monitors and accelerates recovery performance.

Considering the cash flow projections based on future plans, the expected availability of funds through collections and recoveries from customers, the revolving nature of existing working capital facilities and unutilized credit facilities available to meet its operational requirements including meeting its obligation as they fall due, the management believes that the Company will be able to realise its assets and settle its liabilities in the normal course of business. 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, these financial results have been prepared on a going concern basis.

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

**Boddupalli Ram
Diwakar**

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Ram Diwakar
Date: 2026.08.12 16:09:35 +05'30'

**Diwakar Ram Boddupalli
Managing Director & CEO**

DIN : 02775640
Place : Chennai
Date : 12 August 2026

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DILEEP**

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Date: 2026.08.12 16:28:28
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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 nine months ended 30 June 2026

Sr. No	Particulars	Ratios
		Quarter ended
		30 Jun 26
1	Debt-Equity Ratio ¹	4.91
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	1,919
8	Net profit / (loss) after tax (₹ in Million)	(738)
9	Earnings per equity share (not annualised):	
	(a) Basic(₹)	(2.02)
	(b) Diluted(₹)	(2.02)
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*	0.81
15	Debtors turnover ³	Not Applicable
16	Inventory turnover ³	Not Applicable
17	Operating margin ³	Not Applicable
18	Net profit / (loss) margin"	-194.30%
19	Sector specific equivalent ratios: (₹ in Million)	
	(a) Gross NPA (₹ in Million)	996.34
	(b) Net NPA (₹ in Million)	340.00
	(a) Gross NPA % @	10.64%
	(b) Net NPA % #	4.09%
	(c) Capital to risk-weighted assets ratio**	15.53%

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.
- # 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/60/2026-27

Date: August 12, 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 June 30, 2026

BSE Scrip Code: 976621

With reference to the above, please find attached the Security Cover Certificate along with compliance status with respect to Financial Covenants as on June 30, 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

**Boddupalli Ram
Diwakar**

 Digitally signed by Boddupalli Ram
Diwakar
Date: 2026.08.12 16:58:52 +05'30'

**Diwakar Ram Boddupalli
Managing Director
DIN: 02775640**

Enclosure: As above

Copy to: Debenture Trustees

Samunnati Finance Private Limited

Registered & Corporate Office:
Baid Hi Tech Park, 7th Floor, No. 129 B,
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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 June 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 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 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 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 June 2026, 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 period ended 30 June 2026 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 12 August 2026. 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 period ended 30 June 2026;
 - 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 June 2026, 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 period ended 30 June 2026.

Emphasis of matter

11. We draw attention to note 3 of the accompanying Statement, which discloses that the security cover maintained by the Company against its listed secured Non-Convertible Debentures outstanding as at 30 June 2026 stands at 0.99 times of the outstanding Non-Convertible Debentures. The Company is in the process of augmenting the security cover in terms of the respective Offer Documents / Information Memoranda and/or Debenture Trust Deeds. Our conclusion is not modified in respect of this matter.

Restriction on distribution or use

12. 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.
13. 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

THAMMA Digitally signed by
THAMMANA DILEEP
NA DILEEP Date: 2026.08.12
16:36:42 +05'30'

Dileep Thammana
Partner
Membership No.: 227512
UDIN: 26227512SDMJQD6772

Place: Chennai
Date: 12 August 2026

Annexure I - Computation of security cover ratio as on 30 June 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 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				
	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	Market Value for Pari-passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/No	Book Value	Book Value							Relating to Column F	
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	-	7.30	7.30					
Capital Work-in- Progress		-	-	No	-	-	-	-	-					
Right of Use Assets		-	-	No	-	-	-	-	-					
Goodwill		-	-	No	-	-	-	-	-					
Intangible Assets		-	-	No	-	-	-	0.82	0.82					
Intangible Assets under Development		-	-	No	-	-	-	-	-					
Investments		-	-	No	-	-	-	682.00	682.00					
Loans		2,077.76	5,005.88	No	-	-	-	1,232.24	8,315.88					
Inventories		-	-	No	-	-	-	-	-					
Trade Receivables		-	-	No	-	-	-	-	-					
Cash and Cash Equivalents		-	-	No	-	-	-	-	-					
Cash and Cash Equivalents		-	-	No	-	-	-	81.40	81.40					
Bank Balances other than Cash and Cash Equivalents	Fixed deposits (exclusive for cash credit)	-	1,418.22	No	-	-	-	345.15	1,763.37					
Others		-	-	No	-	-	-	793.28	793.28					
Total (I)		2,077.76	6,424.10		-	-	-	3,142.18	11,644.04					
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures	2,090.38		No	-	-	-	-	2,090.38					
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-	-	-					
Other Debt		-	4,931.09	No	-	-	-	17.49	4,948.58					
Subordinated debt		-	-	No	-	-	-	-	-					
Borrowings		-	-	No	-	-	-	-	-					
Bank and Fin		-	2,374.49	No	-	-	-	-	2,374.49					
Debt Securities		-	-	No	-	-	-	-	-					
Others		-	-	No	-	-	-	-	-					
Trade payables		-	-	No	-	-	-	82.28	82.28					
Lease Liabilities		-	-	No	-	-	-	-	-					
Provisions		-	-	No	-	-	-	83.00	83.00					
Others		-	-	No	-	-	-	146.24	146.24					
Total (II)		2,090.38	7,305.58					329.00	9,724.96					
Cover on BookValue		0.99	0.88						1,919.08					

Notes:

1. The above financial information has been extracted from the unaudited financial results for the Quarter Ended 30 June 2026.

2. Columns K to O have been left blank. This will be shared separately by the Company.

3.The security cover maintained against the Company's listed secured Non-Convertible Debentures as at 30 June 2026 stands at 0.99 times of the outstanding debentures. The marginal movement in cover is attributable to movement in the eligible timing of collections and staging movement in the loan portfolio during the quarter. The Company confirms that it has remained within the applicable regulatory thresholds and that no event of default has been triggered. Management is actively augmenting the eligible security pool through collection of existing receivables and addition of fresh receivables, and expects the security cover to be restored in the ensuing period in terms of the respective Information Memoranda and/or Debenture Trust Deeds. The debenture trustees have been kept informed in accordance with the reporting requirements.

For and on behalf of Samunnati Finance Private Limited

Boddupalli Ram
Diwakar

Digitally signed by Boddupalli
Ram Diwakar
Date: 2026.08.12 16:01:37 +05'30'

THAMMANA
DILEEP

Digitally signed by
THAMMANA DILEEP
Date: 2026.08.12 16:37:32
+05'30'

Diwakar Ram Boddupalli
Managing Director & CEO
DIN: 02775640
Place: Chennai
Date: August 12, 2026

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 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 (Debtenture 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 Debtenture 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 31 December 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 Debtenture 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 (Debtenture 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 debtenture trust deed for the purpose of furnishing this Statement and for providing all relevant information to the Debtenture 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 June 2026 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 period ended 30 June 2026 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 12 August 2026. 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 June 2026;
 - 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 June 2026 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 period ended 30 June 2026;

- 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 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 June 2026 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 period ended 30 June 2026, 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

THAMMA Digitally signed by
THAMMANA DILEEP
NA DILEEP Date: 2026.08.12
16:38:43 +05'30'

Dileep Thammana
Partner
Membership No.: 227512
UDIN: 26227512YNKGGM1760

Place: Chennai
Date: 12 August 2026

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 June 2026
INE551U07266	PAR 90	<5%	Not Complied
INE551U07266	Write off	<5%	
INE551U07266	Loan Loss Reserve Ratio > 50% of PAR 90	>50%	
INE551U07324	PAR>[90] days + restructured portfolio minus loan loss provisions divided by Equity	<15%	
INE551U07332	Net NPA/AUM	<4%	
INE551U07332	Gross NPA to AUM	<7%	
INE551U07332	CRAR	>18%	
INE551U07332	Minimum Tier 1 Capital	>15%	
INE0N5S07011	CRAR	>=18%	
INE0N5S07011	PAR Ratio > 30 days	<15%	
INE0N5S07011	PAR Ratio > 90 days	<15%	
INE0N5S07011	Open Asset Ratio	<15%	
INE0N5S07011	Commencing from the Deemed date of Allotment until the final settlement date, Cost to Income Ratio	<=100%	
INE0N5S07011	Commencing from the Deemed date of Allotment from October 1, 2025, Pre - provisioning Operating Profit Ratio	>=3%	
INE0N5S07052	CRAR	>20%	
INE0N5S07052	Gross NPA	<6.5%	
INE0N5S07052	Net NPA	<4%	
INE0N5S07052	Profit after tax	+ve	
INE0N5S07052	The holding company to raise a minimum equity by 30 June 2026	INR 150Cr	
INE551U07217	PAR>[90] days + restructured portfolio minus loan loss provisions divided by Equity	<15%	

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

**Boddupalli
Ram Diwakar**

Digitally signed by
Boddupalli Ram Diwakar
Date: 2026.08.12 16:10:35
+05'30'

Diwakar Ram Boddupalli
Managing Director & CEO
DIN: 02775640

Place: Chennai
Date: 12 August 2026

**THAMMA
NA DILEEP**

Digitally signed by
THAMMANA DILEEP
Date: 2026.08.12
16:39:58 +05'30'

Ref: SFPL/BSE/61/2026-27

Date: August 12, 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 June 30, 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 June 30, 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.

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: 2026.08.12 17:01:47 +05'30'

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 June 30, 2026

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.samunnatifinance.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
NIL									

For Samunnati Finance Private Limited

SURAJ VASUDEV SHARMA

Digitally signed by SURAJ VASUDEV SHARMA
Date: 2026.08.12 17:01:26 +05'30'

Name of the Signatory: Suraj Vasudev Sharma

Designation: Company Secretary & Compliance Officer

Samunnati Finance Private Limited

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

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www.samunnatifinance.com

CIN - U65990TN2021PTC146392

Annexure B

Statement of Deviation or Variation in use of Issue proceeds for the quarter ended June 30, 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	June 30, 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 Finance Private Limited

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CIN - U65990TN2021PTC146392

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: 2026.08.12 17:00:57 +05'30'

Name of the Signatory: Suraj Vasudev Sharma

Designation: Company Secretary & Compliance Officer

Samunnati Finance Private Limited

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