



SONATA Finance Private Limited

2nd Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar,

Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

Email: info@sonataindia.com

Website: www.sonataindia.com

Ref: SEBI/BSE/2021-22/037

Date: November 13, 2021

Scrip Code: 955151, 956751, 960086, 960230, 973075 & 973102

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

Subject: Submission of Standalone Limited Reviewed Financial Results under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations") for the quarter and half year ended September 30, 2021.

Dear Sir/Ma'am,

This is to inform that pursuant to the provisions of Regulation 52 of the LODR Regulations, read with circulars and guidelines issued thereunder from time to time, the Board of Directors of M/s Sonata Finance Pvt Ltd ("*the Company*"), at their meeting held on November 13, 2021, has inter-alia considered and approved the Standalone Limited Reviewed Financial Results for the quarter and half year ended September 30, 2021 along with the Limited Review Report issued by Statutory Auditors of the Company i.e., M/s. S R Batliboi & Associates, LLP, Chartered Accountants.

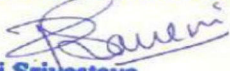
Further, please find enclosed herewith the following documents in terms of provisions of Regulation 52:

- (a) A copy of the Limited Reviewed Financial Results along with the Limited Review Report for the quarter and half year ended September 30 2021.
- (b) Disclosures pursuant to Regulation 52(4) of the LODR Regulations.
- (c) Statement pursuant to Regulation 52 (7) of the LODR Regulations.
- (d) Disclosure pursuant to Regulation 54(3) of the LODR Regulations.

We request you to please take the attached in your record.

Thanking You,

For Sonata Finance Private Limited


Paurvi Srivastava
Company Secretary
ICSI Membership No. A34110
2D/1/305, Madhwapur, Allahabad-211003

Copy to:

1. Catalyst Trusteeship Limited (Debenture Trustee)
2. Axis Trusteeship Limited (Debenture Trustee)
3. Beacon Trusteeship Limited (Debenture Trustee)

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Financial Results of the Company Pursuant to Regulation 52(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**Review Report to
The Board of Directors
Sonata Finance Private Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Sonata Finance Private Limited (the "Company") for the quarter ended September 30, 2021 and year to date from April 01, 2021 to September 30, 2021 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. 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 Standards on Auditing 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 the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matter

5. We draw attention to Note 6 of the financial results which describes the impact of economic and social consequences of the COVID-19 pandemic including the limited lock downs imposed by various state Governments across India on the Company's business and financial metrics, particularly the Company's estimates of impairment of loans to customers, which continue to be dependent on uncertain future developments. Our conclusion is not modified in respect of this matter.

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

6. The figures for the net cash inflows for the corresponding period from April 1, 2020 to September 30, 2021, as reported in these unaudited financial results have been approved by the Company's Board of Directors, but have not been subjected to a review.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004

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KABRA

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per Amit Kabra

Partner

Membership No.: 094533

UDIN: 21094533AAAAMW5704

Gurugram

November 13, 2021



SONATA Finance Private Limited

2nd Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar,

Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

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Sonata Finance Private Limited						
Statement of unaudited financial results for the quarter and half year ended September 30, 2021						
(Rs. in lakhs unless otherwise stated)						
Particulars	Quarter ended		Half year ended		Year ended	
	September 30, 2021	June 30, 2021	September 30, 2021	September 30, 2020	March 31, 2021	
	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
Revenue from operations						
i)	Interest income	7,073.40	5,937.10	13,010.51	14,153.06	24,258.02
ii)	Fees and commission income	819.34	597.64	1,416.98	708.68	1,873.25
iii)	Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	305.87
iv)	Bad loan recovery	105.91	98.58	204.49	191.72	525.86
I	Total revenue from operations	7,998.65	6,633.32	14,631.98	15,053.46	26,963.00
II	Other income	219.02	451.77	405.72	64.84	255.98
III	Total income (I + II)	8,217.67	7,085.09	15,037.70	15,118.30	27,218.98
Expenses						
i)	Finance costs	3,356.55	3,593.40	6,949.95	8,294.51	15,195.90
ii)	Impairment on financial instruments	2,389.92	748.74	3,138.66	1,979.29	3,127.18
iii)	Employee benefit expenses	1,652.00	1,467.58	3,119.58	2,922.66	5,968.20
iv)	Depreciation and amortization expenses	41.92	34.78	76.70	82.35	173.16
v)	Other expenses	605.84	691.92	1,032.69	1,081.65	2,046.11
IV	Total expenses	8,046.23	6,536.42	14,317.58	14,360.46	26,510.55
V	Profit before tax (III-IV)	171.44	548.67	720.12	757.84	708.43
VI	Tax expense:					
	Current tax	682.74	294.72	977.46	707.31	524.63
	Income tax of earlier years / (reversal)	102.87	-	102.87	-	(532.90)
	Deferred tax charge / (credit)	(533.21)	(259.50)	(792.71)	(488.23)	215.52
	MAT credit utilised	-	-	-	-	62.29
	Income tax expense	252.40	35.22	287.62	219.08	269.54
VII	(Loss)/Profit for the period/year (V-VI)	(80.96)	513.45	432.50	538.76	438.89
VIII	Other comprehensive income (OCI)					
	i) Items that will not be reclassified subsequently to profit or loss					
	- Re-measurement gains on defined benefit plans	8.13	8.13	16.26	8.04	43.05
	(ii) Income tax relating to the above items	(2.05)	(2.05)	(4.09)	(2.34)	(12.54)
	Other Comprehensive Income ((i)+(ii))	6.08	6.08	12.17	5.70	30.51
IX	Total Comprehensive Income for the period /year (VII+VIII)	(74.88)	519.53	444.67	544.46	469.40
X	Earnings per equity share (face value of Rs. 10/- each)*					
	Basic earnings per share (BEPS)(in Rs.)	(0.31)	1.94	1.63	2.04	1.66
	Diluted earnings per share (DEPS)(in Rs.)	(0.28)	1.86	1.57	1.94	1.59

* BEPS and DEPS for the Quarter ended September 30, 2021, June 30, 2021 and Half-year ended September 30, 2021, September 30, 2020 are not annualised

For and On behalf of M/s Sonata Finance Private Limited

Anup Kumar Singh

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Date: 2021.11.13 21:03:46 +05'30'

Anup Kumar Singh
Managing Director

Akhilesh Kumar Singh

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Date: 2021.11.13 21:04:13 +05'30'

Akhilesh Kumar Singh
Chief Financial Officer

Date: November 13, 2021

Place: New Delhi

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Sonata Finance Private Limited			
Statement Of Assets and Liabilities as at September 30, 2021			
(Rs. in lakhs unless otherwise stated)			
Particulars	As at September 30, 2021	As at September 30, 2020	As at March 31, 2021
	Unaudited	Unaudited	Audited
I ASSETS			
1 Financial assets			
a) Cash and cash equivalents	9,723.75	30,687.07	21,512.64
b) Bank balances other than cash and cash equivalents	9,572.95	13,752.11	12,699.73
c) Derivative financial instruments	234.36	128.64	171.27
d) Trade receivables	524.96	280.78	285.83
e) Loans	1,15,985.87	98,028.14	1,07,109.31
f) Investments	8.40	8.40	8.40
g) Other financial assets	6,504.50	8,608.03	6,614.86
	1,42,554.79	1,51,493.17	1,48,402.04
2 Non-financial assets			
a) Current tax assets (net)	490.65	-	490.65
b) Deferred tax assets (net)	3,231.16	3,384.28	2,438.46
c) Property, plant and equipment	193.42	218.14	195.77
d) Other intangible assets	25.98	27.60	20.98
e) Other non-financial assets	246.12	234.30	216.84
	4,187.33	3,864.32	3,362.70
Total assets	1,46,742.12	1,55,357.49	1,51,764.74
II LIABILITIES AND EQUITY			
Liabilities			
1 Financial liabilities			
a) Derivative financial instruments	194.85	208.63	189.09
b) Trade payables			
- total outstanding dues of micro enterprises and small enterprises			
- total outstanding dues of creditors other than micro enterprises and small enterprises	27.96	15.80	8.25
c) Current tax liability (net)	849.26	597.63	-
d) Debt securities	26,470.26	22,201.63	28,460.45
e) Borrowings (other than debt securities)	79,894.68	89,930.02	80,704.77
f) Subordinated liabilities	6,407.74	8,962.05	8,939.28
g) Other financial liabilities	2,278.11	4,017.92	3,467.10
	1,16,122.86	1,25,933.68	1,21,768.94
2 Non-financial liabilities			
a) Provisions	1,950.10	1,253.39	1,893.82
b) Other non-financial liabilities	215.33	204.48	187.98
	2,165.43	1,457.87	2,081.80
Total liabilities	1,18,288.29	1,27,391.55	1,23,850.74
Equity			
a) Equity share capital			
b) Other equity	2,537.02	2,516.39	2,522.82
Total Equity	25,916.81	25,449.55	25,391.18
	28,453.83	27,965.94	27,914.00
Total liabilities and equity	1,46,742.12	1,55,357.49	1,51,764.74

For and On behalf of M/s Sonata Finance Private Limited

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Anup Kumar Singh
Managing Director

Akhilesh Kumar Singh
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Akhilesh Kumar Singh
Chief Financial Officer

Date: November 13, 2021

Place: New Delhi

Regd. Office: II Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar, Lucknow - 226026, Uttar Pradesh India

Sonata Finance Private Limited		
Statement of Cash flow for the quarter and half year ended September 30, 2021		
(Rs. in lakhs unless otherwise stated)		
Particulars	As at September 30,2021	As at September 30,2020
Cash flow from operating activities		
Profit before tax	720.12	757.85
Interest received	(13,010.51)	(14,153.07)
Interest paid	6,949.95	8,168.01
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation and amortisation expenses	47.76	54.10
Impairment on financial instruments	2,968.73	1,816.31
Unrealised derivative (loss)/gain	(57.32)	143.68
Share based payments to employees	-	25.47
Operational cash flows from Interest		
Cash inflow from interest	13,077.74	14,153.07
Cash outflow from interest	(6,945.85)	(8,520.78)
Cash flow from working capital changes		
(Increase)/decrease in Loans	(10,985.79)	29,254.27
Decrease/(increase) in bank balance other than cash and cash equivalents	3,126.78	(2,233.13)
Increase in trade receivables	(239.10)	(75.69)
Decrease in other financial assets	(741.54)	(5,093.36)
(Increase)/decrease in other non-financial assets	(29.29)	21.57
Increase/(decrease) in trade payables	19.72	(134.98)
(Decrease)/increase in other financial liabilities	(1,188.99)	269.27
Decrease in provisions	(6.47)	(206.35)
Increase/(decrease) in other non-financial liabilities	27.36	(38.26)
	(6,266.71)	24,207.97
Income tax paid	(231.08)	(141.80)
Net cash flows (used in)/from operating activities	(6,497.79)	24,066.17
Cash flow from investing activities		
Purchase of property, plant and equipment	(39.89)	(49.86)
Purchase of intangible assets	(10.51)	(2.62)
Sale of investment at amortised cost	-	10.60
Net cash flows used in investing activities	(50.39)	(41.88)
Cash flow from financing activities		
Debt securities issued	-	1,000.00
Debt securities repaid	(1,950.00)	(4,950.00)
Borrowings other than debt securities issued	19,447.38	20,925
Borrowings other than debt securities (repaid)	(20,284.15)	(17,830)
Subordinated liabilities issued	-	-
Subordinated liabilities (repaid)	(2,549.14)	-
Proceeds from issuance of equity share capital including securities premium	95.21	217.92
Expenses incurred towards issuance of equity shares	-	(6.08)
Net cash flows used in financing activities	(5,240.71)	(643.69)
Net increase in cash and cash equivalents	(11,788.89)	23,380.60

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Cash and cash equivalents at the beginning of the year	21,512.64	7,306.47
Cash and cash equivalents at the end of the year	9,723.75	30,687.07
Components of cash and cash equivalents		
Cash on hand	336.96	481.73
Balances with banks		
In current accounts	7,386.79	15,039.11
In deposit account	2,000.00	15,166.24
Total cash and cash equivalents	9,723.75	30,687.07

For and On behalf of M/s Sonata Finance Private Limited

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Anup Kumar Singh
Managing Director

Date: November 13, 2021

Place: New Delhi

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Akhilesh Kumar Singh
Chief Financial Officer



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Notes:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 13, 2021.
2. The financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended, by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
3. In compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, a 'Limited Review' of financial results for the quarter and half year ended September 30, 2021 has been carried out by the Statutory Auditors of the Company.
4. The Company operates in single segment i.e., lending to members, having similar risks and returns for the purpose of Ind AS 108 "Operating Segments", the Company operates in single geographical segment i.e., domestic.
5. The secured non-convertible debentures issued by the Company are fully secured by exclusive first pari-passu charge by hypothecation of the Company's book debts/ loan- receivables to the extent as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
6. India experienced a "second wave" of the COVID-19 pandemic in April-May 2021 following the discovery of mutant coronavirus variants, leading to the re-imposition of regional lockdowns. These were gradually lifted as the second wave subsided.

On account of second wave of Covid-19 pandemic in India during half year ended September 30,2021, the Reserve Bank of India introduced Resolution Framework — 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses vide circular DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 with the objective of alleviating the potential stress to individual borrowers and small businesses. In accordance with the circular, the Company has identified the eligible borrowers and those who agreed with the resolution plan were extended the support under the framework for relief from stress of Covid-19. The Company has got the board approval on June 2, 2021 on the policy framed for implementation of resolution plan and the same has been implemented. Refer Note 7 for more details.

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Kumar Singh

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The Company has recorded an expected credit loss provision of Rs. 8,687.76 lakhs in respect of its loans and advances of as at September 30, 2021 based on the information available at this point in time to reflect among other things a continued risk of deterioration in macro-economic factors caused by recent "second wave" of COVID-19 pandemic. Since the situation continues to evolve, its effect on the operations of the Company and its loan portfolio, including the restructured loans may be different from that estimated as at the date of approval of these financial statements. The Company will continue to closely monitor changes in markets and future economic conditions.

7. (i) Details of resolution plan implemented under the Resolution Framework for COVID- 19 related stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) are not applicable as the Company has not restructured any loan accounts under resolution framework 1.0.

(ii) Disclosure pursuant to RBI Notification — RBI/2021-22/31 DOR.STR.REC. 11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework -2.0: Resolution of COVID-19 related stress of Individuals and Small businesses) is as below:

S. No.	Description	JLG Loans (Rs. in lakhs)
1	Number of requests received for invoking resolution process	52,528
2	Number of accounts where resolution plan has been implemented under this window	52,528
3	Exposure to accounts mentioned at 2 above before implementation of the plan	9,514.09
4	Of 3, aggregate amount of debt that was converted into other securities	-
5	Additional funding sanctioned, if any, including between invocation of the plan and implementation.	-
6	Increase in provisions on account of the implementation of the resolution plan	-

In determining whether there has been a significant increase in credit risk or impairment of these loans and potential full loss estimate, the Company takes into account their vintage, past payment behaviour and viability of their businesses. Based on such assessment, as at September 30, 2021 and in accordance with Ind AS 109

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Kumar Singh

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principles, including those relating to modified loans, the Company has classified loans amounting to Rs. 5,157.33 lakhs as Stage 2 and Rs. 4,356.76 lakhs as Stage 3 and recorded impairment allowance of Rs. 2,896.5 lakhs, although there were nil overdue as per the latest repayment schedule for these loans.

8. The Company is in the process of obtaining lender consents/waiver for certain loan covenant deviations noted as at September 30, 2021. The Company has performed a detailed assessment of its liquidity position, taking into account the impact of the loan covenant deviations, current liquid funds held, expected inflows from various sources of borrowings and stimulus packages announced by the Government of India. Based on the foregoing assessment, management believes that the Company will be able to pay its obligations as and when these become due in the foreseeable future.
9. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
10. Company has availed the exemption provided under SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated October 5, 2021 as regard to disclosure for corresponding quarter results ending September 30, 2020.
11. Figures for the previous periods have been regrouped and reclassified to conform the classification of the current period, where necessary.
12. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.sonataindia.com).

For and On behalf of M/s Sonata Finance Private Limited

Anup Kumar Singh
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Date: 2021.11.13
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Anup Kumar Singh
Managing Director

Date: November 13, 2021

Place: New Delhi

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Chief Financial Officer



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

Subject: Disclosures pursuant to Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (“LODR Regulations”)

Dear Sir,

With reference to the captioned subject, we submit herewith the information and documents as per the provisions of Regulation 52(4) of the LODR Regulations:

1. Debt-Equity Ratio is 3.92 times as per the Limited reviewed Financial Statements for the quarter and half year ended September 30, 2021
2. Debt Service Coverage Ratio: Not applicable on NBFC.
3. Interest Service Coverage Ratio: Not applicable on NBFC
4. Outstanding Redeemable Preference Share: N.A.
5. Debenture Redemption Reserve: As per item (A) of sub-clause (iv) of clause (b) of Rule 18 (7) of Companies (Share capital and Debentures) Rules, 2014, for NBFCs registered with RBI under section 45-IA of the Reserve Bank of India Act, 1934 and for Housing Finance Companies registered with National Housing Bank, Debenture Redemption Reserve is not required in case of privately placed debentures
6. Net Worth: Rs. 28,453.83 Crores
7. Net Profit/Loss after Tax: Rs. 432.50
8. EPS: Basic: 1.63
Diluted: 1.63
9. Current ratio: Not Applicable
10. Long term debt to working capital: Not Applicable
11. Bad debts to Account receivable ratio: Not Applicable
12. Current liability ratio: Not Applicable
13. Total debts to total assets: 75.97%



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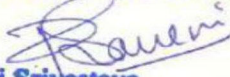
Website: www.sonataindia.com

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14. Debtors turnover: Not Applicable
 15. Inventory turnover: Not Applicable
 16. Operating margin (%): Not Applicable
 17. Net profit margin (%): 4.92%
 18. Sector specific equivalent ratios, as applicable:
 - a. Gross NPA: 8.86%
 - b. Net NPA: 3.11%
 - c. Capital to Risk -weighted assets Ratio: 21.14%
 - d. Liquidity Coverage Ratio: Not Applicable

We confirm that the information submitted above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking You,

For Sonata Finance Private Limited


Paurvi Srivastava
Company Secretary
ICSI Membership No. A34110
2D/1/305, Madhwapur, Allahabad-211003



SONATA Finance Private Limited

2nd Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar,

Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

Email: info@sonataindia.com

Website: www.sonataindia.com

Ref: SEBI/BSE/2021-22/039

Date: November 13, 2021

Scrip Code: 955151, 956751, 960086, 960230, 973075 & 973102

To,
The Manager
BSE Limited,
PhirozeJeejeebhoy Towers,
Dalal Street, Mumbai-400 001

Subject: Submission of Statement under Regulation 52(7) of the SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015

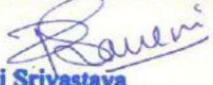
Dear Sir/Ma'am,

This is to inform you that the company has not issued any Non-Convertible Debentures (NCDs) during the quarter/half year ended September 30, 2021, and therefore the statement on utilisation and material deviations in utilisation of issue proceeds of non-convertible debentures under Regulation 52(7) is not applicable for the quarter/half year ended September 30, 2021.

We request you to take the above information on record.

Thanking You,

For Sonata Finance Private Limited


Paurvi Srivastava
Company Secretary
ICSI Membership No. A34110
2D/1/305, Madhwapur, Allahabad-211003



SONATA Finance Private Limited

2nd Floor, CP-1, PG Towers, Kursi Road, Vikas Nagar,

Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

Email: info@sonataindia.com

Website: www.sonataindia.com

Ref: SEBI/BSE/2021-22/040

Date: November 13, 2021

Scrip Code: 955151, 956751, 960086, 960230, 973075 & 973102

To,
The Manager
BSE Limited,
PhirozeJeejeebhoy Towers,
Dalal Street, Mumbai-400 001

Subject: Disclosure pursuant to Regulation 54(3) of the SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015

Dear Sir/Ma'am,

Pursuant to Regulation 54(3) of the LODR Regulations, we hereby confirm that the company has maintained hundred percent. asset cover or higher asset cover as per the terms of offer document/Information Memorandum and/or Debenture Trust Deed, which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued by the company.

The details of asset cover available as on September 30, 2021, on the non-convertible debentures issued by the company are given below:

Sl.no	ISIN	Particulars	Closing balance as on 30.09.2021 (in INR)	Required Asset Cover	Assets/Receivables required	Assets/Receivables Hypothecated
1.	INE509M07238	IFMR Fim投资 Fund	15,00,00,000	110%	16,50,00,000	16,50,09,351
2.	INE509M07147	Blue orchard Microfinance Fund	67,00,00,000	110%	73,70,00,000	73,70,08,207
3.	INE509M08012	IFMR Fim投资 Long Term Multi Asset Class Fund	15,00,00,000	N.A.	N.A.	N.A
4.	INE509M07121	IFMR Fim投资 Long Term Multi Asset Class Fund	10,00,00,000	110%	11,00,00,000	11,00,05,837
5.	INE509M07204	Japan-ASEAN Women's Empowerment Fund (Fund Manager Blue Orchard Finance Ltd.)	39,00,00,000.00	110%	42,90,00,000	42,90,06,026.38
6.	INE509M07170	IFMR Fim投资 Medium Term	20,00,00,000.00	110%	22,00,00,000	22,00,00,651



SONATA Finance Private Limited

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Lucknow – 226026, Uttar Pradesh

CIN: U65921UP1995PTC035286

Contact No : 0522-4005729

Email: info@sonataindia.com


Website: www.sonataindia.com

Sl.no	ISIN	Particulars	Closing balance as on 30.09.021 (in INR)	Required Asset Cover	Assets/Receivables required	Assets/Receivables Hypothecated
		Opportunities Fund				
7.	INE509M07188	Stiching Juridisch Eigenaar Actiam Institutional Microfinance Fund III Acting as Legal Owner of Actiam Institutional Microfinance Fund III VRR	21,00,00,000.00	100%	21,00,00,000	21,00,12,449.68
8.	-	Global Access Fund LP (previously Watercredit Investment Fund I, LLC)	15,90,00,000	100%	15,90,00,000	15,90,23,759
9.	INE509M07212	State Bank Of India	10,00,00,000	125%	12,50,00,000	12,50,06,091
10.	INE509M07220	Punjab National Bank	10,00,00,000	125%	12,50,00,000	12,50,07,191
11.	INE509M07246	Japan Asean Women Empowerment Fund	22,00,00,000	110%	24,20,00,000	24,20,01,417
12.	INE509M07253	Microfinance Initiative for Asia (MIFA) Debt Fund	30,00,00,000	110%	33,00,00,000	33,00,01,748

We request you to take the above information on record.

Thanking You,

For Sonata Finance Private Limited


Paurvi Srivastava
Company Secretary
ICSI Membership No. A34110
2D/1/305, Madhwapur, Allahabad-211003