

June 14, 2021

**The Manager,  
Listing Compliance Department,  
BSE Limited,  
P.J. Towers, Dalal Street,  
Mumbai- 400 001**

**BSE Scrip Code:** 959318, 973139

**ISIN:** INE985V07017 INE985V07025

**Sub: Submission of Financial Results for the financial year ended March 31, 2021 as per Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulation”), we would like to inform you that the Board of Directors of Ambit Finvest Private Limited (“the Company”) at its meeting held on June 11, 2021 approved the Audited Financial Results of the Company for the financial year ended March 31, 2021.

In this regard, please find enclosed the following:

- 1.) Audited Standalone Financial Results for financial year ended March 31, 2021 along with the Audit Report issued by M/s S R Batliboi & Co LLP, the Statutory Auditor;
- 2.) Disclosures in accordance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), 2015
- 3.) Declaration of un-modified opinion of the Statutory Auditor on the financial results and the audit report for the year ended March 31, 2021;
- 4.) Declaration of no material deviations in the use of proceeds of issue of Non-convertible Debentures, pursuant to Regulation 52(7) of the Listing Regulations;

Kindly take the above on records and disseminate on the website.

Thanking You

Yours faithfully,

**For Ambit Finvest Private Limited**

**Amrita Pillai**  
*Company Secretary*  
ACS: A56458

**Ambit Finvest Private Limited**

**Corporate Office :** A506-A510, 5th Floor, Kanakia Wall Street, Andheri Kurla Road, Chakala, Andheri (E),  
Mumbai - 400 093, India • T: +91 22 6841 0001

**Registered Office :** Ambit House, 449, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, India • T: +91 22 6860 1819  
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**AMBIT FINVEST PRIVATE LIMITED**

Statement for audited financial results for the year ended 31st March, 2021

(Amounts in ₹ lacs)

Particulars	Half Year ended 31st March, 2021	Half Year ended 31st March, 2020	Year ended 31st March, 2021	Year ended 31st March, 2020
	(Reviewed)	(Management Certified)	(Audited)	(Audited)
<b>1</b>	<b>Income</b>			
	<b>Revenue from operations</b>			
	Interest income	7,121.19	6,615.25	14,119.93
	Net gain/(loss) on fair value changes	63.07	0.86	63.07
	Other operating revenue	92.49	48.21	129.84
	<b>Total revenue from operations</b>	<b>7,276.75</b>	<b>6,664.32</b>	<b>14,312.84</b>
	Other income	102.46	128.64	199.06
	<b>Total income</b>	<b>7,379.21</b>	<b>6,792.96</b>	<b>14,511.90</b>
<b>2</b>	<b>Expenses</b>			
	Finance costs	1,722.69	2,506.13	4,015.55
	Impairment of financial assets	1,362.86	1,411.60	2,294.44
	Employee benefits expense	2,176.25	1,152.22	3,758.43
	Depreciation, amortization and impairment	260.12	91.06	476.36
	Other expenses	975.73	764.62	1,484.47
	<b>Total expenses</b>	<b>6,497.65</b>	<b>5,925.63</b>	<b>12,029.25</b>
<b>3</b>	<b>Profit before tax (1-2)</b>	<b>881.56</b>	<b>867.33</b>	<b>2,482.65</b>
<b>4</b>	<b>Tax Expense:</b>			
	- Current tax			
	for the current year	325.23	332.20	837.06
	Short/(excess) provision in respect of earlier years	(0.10)	10.92	(6.99)
		325.13	343.12	830.07
	- Deferred tax (credit)/charge	(383.71)	(109.59)	(470.99)
		<b>(58.58)</b>	<b>233.53</b>	<b>359.08</b>
<b>5</b>	<b>Profit after tax (3-4)</b>	<b>940.14</b>	<b>633.80</b>	<b>2,123.57</b>


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Particulars	Half Year ended 31st March, 2021	Half Year ended 31st March, 2020	Year ended 31st March, 2021	Year ended 31st March, 2020
	(Reviewed)	(Management Certified)	(Audited)	(Audited)
6 Other comprehensive income				
Items that will not be reclassified to profit or loss				
Remeasurements of the defined benefit plans	0.17	(3.44)	(3.51)	(6.89)
Income tax on above	(0.05)	0.85	0.88	1.73
<b>Total other comprehensive income</b>	<b>0.12</b>	<b>(2.59)</b>	<b>(2.63)</b>	<b>(5.16)</b>
7 <b>Total comprehensive income for the year (5+6)</b>	<b>940.26</b>	<b>631.21</b>	<b>2,120.94</b>	<b>1,591.04</b>
8 <b>Paid up equity share capital (Face value of ₹ 10)</b>			<b>1,809.22</b>	<b>1,809.22</b>
9 <b>Other Equity</b>			<b>62,323.08</b>	<b>60,170.56</b>
10 <b>Earnings per equity share</b>				
- Basic (₹)	5.20*	4.56*	11.74	11.48
- Diluted (₹)	5.20*	4.56*	11.74	11.48
*Not annualised				

For Ambit Finvest Private Limited

*Sanjay Dhoka*




Sanjay Dhoka  
 Whole Time Director, COO & CFO  
 DIN: 00450023

Date: June 11, 2021

Place: Mumbai

*Q*

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**AMBIT FINVEST PRIVATE LIMITED**  
**Statement for audited financial results for the year ended 31st March, 2021**

Disclosure of assets and liabilities as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 as at 31st March, 2021

*(Amounts in ₹ lacs)*

Particulars		As at	As at
		31st March, 2021	31st March, 2020
		(Audited)	(Audited)
<b>A</b>	<b>ASSETS</b>		
<b>1</b>	<b>Financial Assets</b>		
(a)	Cash and cash equivalents	6,061.19	14,444.59
(b)	Bank balance other than cash and cash equivalents	4,195.26	200.00
(c)	Loans	96,001.46	78,730.47
(d)	Investments	6,875.95	8,063.04
(e)	Other financial assets	308.14	838.55
		<b>113,442.00</b>	<b>102,276.65</b>
<b>2</b>	<b>Non-Financial Assets</b>		
(a)	Current tax assets (net)	133.66	527.08
(b)	Deferred tax assets (net)	885.14	413.27
(c)	Property, Plant and Equipment	434.70	433.53
(d)	Goodwill	2,436.68	2,436.68
(e)	Other Intangible assets	59.76	83.66
(f)	Right of use asset	1,181.12	993.27
(g)	Investment Property	334.58	-
(h)	Other non-financial assets	516.79	264.83
		<b>5,982.43</b>	<b>5,152.32</b>
	<b>TOTAL ASSETS</b>	<b>119,424.43</b>	<b>107,428.97</b>



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Particulars		As at	As at
		31st March, 2021	31st March, 2020
		(Audited)	(Audited)
<b>B</b>	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
<b>1</b>	<b>Financial Liabilities</b>		
(a)	Payables Trade payables		
(i)	total outstanding dues of micro enterprises and small enterprises	2.88	5.45
(ii)	total outstanding dues of other than micro enterprises and small enterprises	1,437.84	335.53
(b)	Debt securities	12,587.98	4,203.60
(c)	Borrowings (Other than Debt Securities)	38,022.40	38,548.64
(d)	Lease liabilities	1,231.24	1,005.34
(e)	Other financial liabilities	1,537.38	1,054.34
		<b>54,819.72</b>	<b>45,152.90</b>
<b>2</b>	<b>Non-Financial Liabilities</b>		
(a)	Current tax liabilities (net)	205.75	-
(b)	Provisions	161.31	132.19
(c)	Other non-financial liabilities	105.35	164.10
		<b>472.41</b>	<b>296.29</b>
	<b>TOTAL LIABILITIES</b>	<b>55,292.13</b>	<b>45,449.19</b>
	<b>EQUITY</b>		
(a)	Equity share capital	1,809.22	1,809.22
(b)	Other equity	62,323.08	60,170.56
	<b>TOTAL EQUITY</b>	<b>64,132.30</b>	<b>61,979.78</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>119,424.43</b>	<b>107,428.97</b>

For Ambit Finvest Private Limited

*Sanjay Dhoka*

Sanjay Dhoka

Whole Time Director, COO & CFO

DIN: 00450023



Date: June 11, 2021

Place: Mumbai

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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 meetings held on 11th June, 2021, pursuant to regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. These financial results are available on the website of the Company viz. <https://finvest.ambit.co/> and on the website of BSE limited ([www.bseindia.com](http://www.bseindia.com)).
- 2 The company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment.
- 3 The market linked debentures issued by the Company are secured by way of first and exclusive continuing charge through the hypothecation of the identified receivables in favour of the Debenture Trustee for the benefit of the Debenture Holders. The hypothecated identified receivables shall be at all times till the maturity/payment of Debentures be at least 1.20 times the outstanding principal and redemption premium accrued and payable on the Debentures.
- 4 Reserve Bank of India ('RBI') issued guidelines relating to 'COVID-19 Regulatory Package' dated 27 March 2020 and subsequent guidelines on EMI moratorium dated 17 April 2020 and 23 May 2020, the Company had offered moratorium in accordance with its Board approved policies to its customers based on requests as well as on a suo-moto basis between 1 March 2020 to 31 August 2020. For such accounts where the moratorium is granted, the asset classification shall remain stand still during the moratorium period.

Disclosures as required by RBI circular DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 'COVID-19 Regulatory Package - Asset Classification and Provisioning are given below:

(Amounts in ₹ lacs)

Particulars	As on 31st March 2021
Amount in SMA / Overdue categories (as of 29 February 2020)	4,510.21
Respective amount in SMA / Overdue categories where the moratorium / deferment was extended, in terms of paragraph 2 and 3 of circular (as of 29 February 2020)	3,515.56
Respective amount where asset classification benefit is being extended (30 September 2020)	3,674.91
Provision made in terms of paragraph 5 of circular (As per para 4, applicable to NBFC's covered under Ind AS)	947.52
Provisions adjusted against slippages in terms of paragraph 6 of circular	383.05
Residual provisions as of 31st March 2021 in terms of paragraph 6 of circular	564.47



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5 The COVID-19 pandemic has affected several countries across the world, including India. The pandemic and consequent lockdown imposed by the Government considerably impacted the Company's business operations during the year ended 31 March 2021. Apart from other adverse effects, the pandemic resulted in a significantly lower business acquisition and constrained recovery of overdues from customers for the large part of the year.

In accordance with the Reserve Bank of India ('RBI') guidelines relating to 'COVID-19 Regulatory Package' dated 27 March 2020 and subsequent guidelines on EMI moratorium dated 17 April 2020 and 23 May 2020, the Company had offered moratorium to its customers based on requests as well as on suo-moto for EMIs falling due between 1 March 2020 to 31 August 2020. Further, the Company offered resolution plan to its customers pursuant to the RBI's guideline 'Resolution framework for COVID-19 related stress' dated 6 August 2020.

The Company holds a management overlay of Rs. 941.23 Lakhs as at 31 March 2021. In management's view and considering the guidance provided by the Institute of Chartered Accountants of India, providing moratorium to borrowers at a mass scale, based on RBI directives, by itself is not considered to result in a significant increase in credit risk ('SICR') for such borrowers. The Company has carried out provisions for ECL after factoring management overlay allowance, an increased risk of deterioration in macro-economic factors caused by COVID-19 pandemic. The Company believes that the factors considered are reasonable under the current circumstances. The Company has used indicators of moratorium, delayed payment metrics observed along with an estimation of potential stress on probability of default and exposure at default due to COVID-19 situation in developing the estimates and assumptions to assess the impairment loss allowance on loans. Given the unique nature and scale of the economic impact of this pandemic, these estimates are subject to uncertainty and may be affected by the severity and duration of pandemic.



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6 Disclosure pursuant to RBI Notification No. RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6 Aug, 2020.

(Amounts in ₹ lacs)

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan#	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loans	-	-	-	-	-
Corporate persons	24	5,657.50	-	-	354.03
-Of which, MSMEs	23	491.83	-	-	13.27
-Others	1	5,165.67	-	-	340.76
<b>Total</b>	<b>24</b>	<b>5,657.50</b>	<b>-</b>	<b>-</b>	<b>354.03</b>

#Exposure as at 30th Sep, 2020.

b) Disclosure pursuant to RBI Notification No. RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6 Aug, 2020. (for restructuring of accounts of Micro, Small, Medium Enterprises (MSME Sector))

(Amounts in ₹ lacs)

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan #
MSME	87	2,638.19

#Exposure as at 30th Sep, 2020.

c) Overall provision of Expected credit loss (ECL) against exposures mentioned in note no. 6 a. and 6 b. is Rs. 844.37 lakhs.

7 In accordance with the instructions in the RBI circular dated 7 April, 2021, all the lending institutions shall refund /adjust 'interest on interest' to all borrowers including those who had availed working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed or not availed. Pursuant to these instructions, the Indian Banks Association (IBA) in consultation with other industry participants /bodies published the methodology for calculation of the amount of such 'Interest on Interest'. Accordingly, the company has estimated the said amount and made provision for refund/Adjustment.

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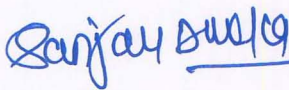

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- 8 Profit after tax for the half year ended 31st March, 2021 is higher than Profit before tax on account of release of deferred tax charged on certain items.
- 9 The figures for the half year of the current financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of half year of the current year which was subjected to limited review by statutory auditors. The figures for half year ended March 2020 have not been subjected to limited review and are management certified.
- 10 The Indian parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November, 2020 and has invited suggestions from stakeholders which are under active by Ministry. The company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 11 Figures from the previous period/year have been regrouped, wherever necessary, to make them comparable with the current period

For Ambit Finvest Private Limited

Sanjay Dhoka  
Whole Time Director, COO & CFO  
DIN: 00450023

Date: June 11, 2021  
Place: Mumbai

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**Independent Auditor's Report on the Financial Results of Ambit Finvest Private Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**To**  
**The Board of Directors of**  
**Ambit Finvest Private Limited**

**Report on the audit of the Financial Results**

**Opinion**

We have audited the accompanying statement of financial results of Ambit Finvest Private Limited (the "Company"), for the year ended March 31, 2021 ("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").

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

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2021.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements 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.

**Emphasis of matter**

We draw attention to Note 5 to the Statement, which describes the uncertainty caused by continuing COVID-19 pandemic and the related probable events which could impact the Company's estimates of impairment of loans to customers. Our opinion is not modified in respect of this matter.

**Management's Responsibilities for the Financial Results**

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company 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 the 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 give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Results**

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 SAs 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 the Statement.

As part of an audit in accordance with SAs, 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 company has adequate internal financial controls with reference to financial statements in place 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 Company'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 financial results 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 Company to cease to continue as a going concern.
- 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.

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.

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

# **S.R. BATLIBOI & Co. LLP**

Chartered Accountants

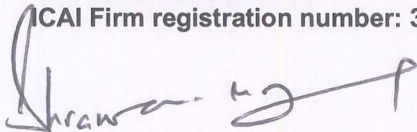
matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations. The comparative figures for the half year ended March 31, 2020 is based on the management certified figures which were not subjected to a limited review by us, as required under the Listing Regulations.

For **S.R. Batliboi & Co. LLP**

**Chartered Accountants**

ICAI Firm registration number: 301003E/E300005



per **Shrawan Jalan**

Partner

Membership No: 102102

UDIN: 21102102AAAALH5480

Mumbai

June 11, 2021



**ADDITIONAL DISCLOSURES AS PER REGULATION 52(4) OF SEBI LODR REGULATIONS, 2015**
**1 Credit Rating (received on March 31, 2021)**

Sr. No	Facility	Amount (in crs)	Rating	Rating Agency
1	Long Term Borrowings	750.00	AA- / Stable	Acuite Rating and Research Limited
2	Long Term bank facilities *	501.75	CARE A+ (CE)	CARE Ratings Limited
3	Short Term Facility	50.00	A1+	Acuite Rating and Research Limited
4	Market Linked Non-Convertible Debentures			
	a) ISIN: INE985V07017	50.00	PP MLD A+ (CE)	CARE Ratings Limited
	b) ISIN: INE985V07025	100.00	PP MLD AA - / Stable	Acuite Rating and Research Limited

\* Subsequently, the company has withdrawn 501.75 crore of long term rating from CARE Ratings Limited on May 5, 2021.

During the period ended March 31, 2021, Acuite Ratings And Research Limited has assigned the following fresh ratings to debt facilities

Sr. No	Facility	Amount (in crs)	Rating	Rating Agency
1	Long Term Borrowings	750	AA- / Stable	Acuite Rating and Research Limited
2	Short Term Facility	50	A1+	Acuite Rating and Research Limited
3	Market Linked Non-Convertible Debentures			
	a) ISIN: INE985V07025	100	PP MLD AA - / Stable	Acuite Rating and Research Limited


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Further CARE Ratings Limited has also reviewed debt facilities and the following changes were reported:

Sr. No	Facility	Amount (in crs)	Rating	Rating Agency	Rating Action
1	Long Term bank facilities*	501.75	CARE A+(CE); Stable	CARE Ratings Research Limited	Reaffirmed
2	Long-term bank facilities (Proposed)		nil	CARE Ratings Research Limited	
3	Market Linked Non-Convertible Debentures				
	a) ISIN: INE985V07017	50.00	CARE PP-MLD A+(CE);	CARE Ratings Research Limited	Reaffirmed
4	Non-Convertible Debentures (Proposed)	0.00 (Reduced Rs.200.00crore )	nil	CARE Ratings Research Limited	Withdrawn

\* Subsequently, the company has withdrawn 501.75 crore of long term rating from CARE Ratings Limited on May 5, 2021.

## 2. Asset Cover available

All Debentures issued by the Company are secured by way of first ranking charge on identified receivables (as updated from time to time) with a security cover of 1.2x of all outstanding debenture amounts. The identified receivables which are hypothecated shall be at all times till maturity/payment of debentures be atleast 1.20 times the outstanding principal and redemption accrued and payable.

As per the first proviso to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the requirement of disclosing Asset Cover is not applicable to the Company being a Non-Banking Financial Company registered with Reserve Bank of India

## Debt equity ratio

3. The debt equity ratio of the Company as at March 31, 2021 is 0.79x



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4. Previous Due Date for the payment of interest/repayment of principal of the listed debt securities and whether the same has been done or not						
Sr. No	ISIN	Previous due date for payment of Interest	Status of Payment	Previous due date for payment of Principal	Status of Payment	
N.A						

5. Next Due Date for the payment of interest/repayment of principal of the listed debt securities and whether the same has been done or not						
Sr. No	ISIN	Next due date for payment of Interest	Status of Payment	Next due date for payment of Principal	Interest Amount due in next Payment	Redemption amount due in next Payment
a	INE985V07017	01-Jun-22	N.A	01-Jun-22	N.A	54,69,39,335
b	INE985V07025	23-Jun-23	NA	23-Jun-23	N.A	98,10,32,256.6

**6. Next Due Date for the payment of interest/dividend of Non-Convertible Preference Share/principal along with the amount of interest/dividend of Non-Convertible Preference Shares payable and the redemption amount**

The Company has not issued any non-convertible redeemable preference shares.

**7. Debt Service Coverage Ratio**

As per the first proviso to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the requirement of disclosing Debt Service Coverage Ratio is not applicable to the Company being a Non- banking Financial Company registered with Reserve Bank of India

**8. Interest Coverage Ratio**

As per the first proviso to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the requirement of disclosing Asset Cover is not applicable to the Company being a Non-Banking Financial Company registered with Reserve Bank of India.




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9. **Outstanding redeemable preference shares (quantity and value)**

Not applicable as the Company has not issued any redeemable preference shares.

10. **Capital Redemption Reserve: Nil**

11. **Debenture Redemption Reserve**

The Company is not required to create Debenture Redemption Reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with Companies (Share Capital and Debenture) Amendment Rules, 2019.

12. **Net Worth: Rs. 64132.30 lakhs**

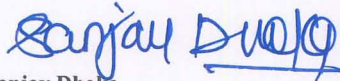
13. **Net Profit after Tax: Rs. 2123.57 lakhs**

14. **Earnings Per Share:**

Basic – ₹ 11.74

Diluted – ₹ 11.74

For Ambit Finvest Private Limited



Sanjay Dhoka

Whole Time Director, COO & CFO

DIN: 00450023



Date: June 11, 2021

Place: Mumbai



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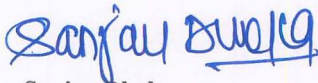


**DECLARATION PURSUANT TO REGULATION 52(3)(A) OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

Pursuant to Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, I, Sanjay Dhoka, Whole time Director and COO & CFO of Ambit Finvest Private Limited ("the Company") hereby declare that M/s S R Batliboi & Co. LLP, the Statutory Auditors of the Company have issued the Audit Report with unmodified opinion on the Audited Financial Results of the Company for the year ended March 31, 2021.

Please take the above on record.

**For Ambit Finvest Private Limited**



**Sanjay Dhoka**

Whole Time Director, COO & CFO  
DIN: 00450023



Place: Mumbai

Date: June 11, 2021



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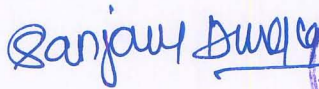
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**STATEMENT WITH RESPECT TO MATERIAL DEVIATIONS IN USE OF PROCEEDS OF ISSUE OF NON-CONVERTIBLE DEBENTURES FOR THE YEAR ENDED MARCH 31, 2021.**

Pursuant to Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company do hereby confirm that there were no deviations in the use of proceeds of issue of the non-convertible debentures from the objects stated in the offer document for the year ended March 31, 2021.

Please take the above on record.

**For Ambit Finvest Private Limited**



**Sanjay Dhoka**

Whole Time Director, COO & CFO  
DIN: 00450023



Place: Mumbai

Date: June 11, 2021

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