

November 11, 2022

The Manager,
BSE Limited,
Phiroze Jeejeebhoy Tower
Dalal Street,
Mumbai 400 001

BSE Scrip Code: 973139, 973278, 974036

ISIN: INE985V07025, INE985V07033, INE985V07041

Sub: Submission under Unaudited financial results for the quarter ended September 30, 2022 along with limited review report thereon, under Schedule III and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”).

Pursuant to the Schedule III and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), we would like to inform you that the Board of Directors of Ambit Finvest Private Limited (“the Company”) at its meeting held on November 11, 2022 approved the Unaudited Financial Results of the Company for the quarter ended September 30, 2022.

In terms of Listing Regulation, please find enclosed the following:

- Unaudited Financial Results for the quarter ended September 30, 2022 along with Limited Review Report issued by M/s M.M. Nissim & Co. LLP, the Statutory Auditor;
- Additional disclosures in accordance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), 2015;

The above meeting of the Board of Directors commenced at 4:00 p.m. and concluded at 6:15 p.m.

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

Thanking You

Yours faithfully,
For Ambit Finvest Private Limited

Sanjay Dhoka
Director
DIN: 00450023

Ambit Finvest Private Limited

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Limited Review Report on unaudited standalone financial results of Ambit Finvest Private Limited for the quarter and half year ended 30th September, 2022 under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of
Ambit Finvest Private Limited

- 1 We have reviewed the accompanying Statement of unaudited standalone financial results of Ambit Finvest Private Limited ('the NBFC'), for the quarter and half year ended 30th September, 2022 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').
- 2 The NBFC's management is responsible for preparation of the Statement 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, 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 the NBFC ('the RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Statement has been approved by the NBFC's Board of Directors. 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 Ind AS 34 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, 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, 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, to the extent applicable to the NBFC, and other related matters.

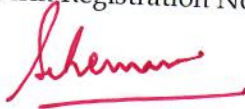


- 5 The figures for the quarter ended 30th September, 2021, are the balancing figures between figures in respect of the half year ended 30th September, 2021 and Board of Director's approved financial information for the quarter ended 30th June, 2021.

For **M M Nissim & Co LLP**

Chartered Accountants

Firm Registration No: 107122W/W100672



Sanjay Khemani

Partner

Membership No. 044577

UDIN: 22044577BCULFA4525



Mumbai

11th November, 2022



AMBIT FINVEST PRIVATE LIMITED
Statement for Unaudited standalone financial results for the quarter and half year ended 30th September, 2022

(Amounts in ₹ lakhs)

Particulars	Quarter ended			Half Year Ended		Year ended
	30th September, 2022	30th June, 2022	30th September, 2021	30th September, 2022	30th September, 2021	31st March, 2022
	(Unaudited)	(Unaudited)	(Unaudited) (Refer Note 11)	(Unaudited)	(Unaudited)	(Audited)
1 Income						
Revenue from operations						
Interest income	6,623.67	5,813.79	4,393.88	12,437.46	8,525.68	18,553.36
Net gain on derecognition of financial instruments under amortised cost category	767.26	718.98	56.23	1,486.24	56.23	1,089.44
Net gain/(loss) on fair value changes	251.74	125.69	-	377.43	-	394.22
Fees and commission Income	175.25	139.55	52.88	314.80	92.34	265.20
Total revenue from operations	7,817.92	6,798.01	4,502.99	14,615.93	8,674.25	20,302.22
Other income	97.28	28.61	41.19	125.89	71.77	136.88
Total income	7,915.20	6,826.62	4,544.18	14,741.82	8,746.02	20,439.10
2 Expenses						
Finance costs	2,790.67	2,537.29	1,474.94	5,327.96	2,738.95	6,626.25
Impairment of financial assets	484.93	319.32	185.02	804.25	648.62	750.99
Employee benefits expense	2,253.40	1,914.76	1,548.57	4,168.16	2,821.07	6,558.85
Depreciation, amortization and impairment	234.63	199.62	194.14	434.25	343.15	726.06
Other expenses	963.76	738.28	591.33	1,702.04	836.27	2,337.84
Total expenses	6,727.39	5,709.27	3,994.00	12,436.66	7,388.06	16,999.99
3 Profit before tax (1-2)	1,187.81	1,117.35	550.18	2,305.16	1,357.96	3,439.11
4 Tax Expense:						
- Current tax						
for the current year	185.42	196.60	204.11	382.02	517.95	500.29
Short/(excess) provision in respect of earlier years	-	-	-	-	-	-
- Deferred tax (credit)/charge	185.42	196.60	204.11	382.02	517.95	500.29
	116.25	89.92	(60.18)	206.17	(170.71)	360.60
	301.67	286.52	143.93	588.19	347.24	860.89
5 Profit after tax (3-4)	886.14	830.83	406.25	1,716.97	1,010.72	2,578.22
6 Other comprehensive income						
Items that will not be reclassified to profit or loss						
Remeasurements of the defined benefit plans	3.95	(5.90)	-	(1.95)	-	(14.32)
Income tax on above	(1.00)	1.49	-	0.49	-	3.60
Total other comprehensive income	2.95	(4.41)	-	(1.46)	-	(10.72)
7 Total comprehensive income for the period/year (5+6)	889.09	826.42	406.25	1,715.51	1,010.72	2,567.50
8 Paid up equity share capital (Face value of ₹ 10)						1,809.39
9 Other Equity						64,992.61
10 Earnings per equity share (not annualised)						
- Basic (₹)	4.90	4.59	2.25	9.49	5.59	14.25
- Diluted (₹)	4.89	4.58	2.24	9.47	5.57	14.21



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AMBIT FINVEST PRIVATE LIMITED
Statement for Unaudited assets & liabilities as on 30th September, 2022

Disclosure of assets and liabilities as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 as at 30th September, 2022
(Amounts in ₹ lakhs)

Particulars		As at 30th September, 2022 (Unaudited)	As at 30th September, 2021 (Unaudited)	As at 31st March, 2022 (Audited)
A	ASSETS			
1	Financial Assets			
	(a) Cash and cash equivalents	13,987.49	487.41	9,937.37
	(b) Bank balance other than cash and cash equivalents	5,362.31	5,362.32	5,387.81
	(c) Loans	150,654.21	102,764.84	130,028.47
	(d) Investments	29,273.17	16,399.48	27,115.17
	(e) Other financial assets	2,993.00	417.50	1,733.60
		202,270.18	125,431.55	174,202.42
2	Non-Financial Assets			
	(a) Current tax assets (net)	1,008.28	145.02	683.11
	(b) Deferred tax assets (net)	322.46	1,055.86	528.15
	(c) Investment Property	-	331.79	-
	(d) Property, Plant and Equipment	608.62	511.79	561.96
	(e) Right of use asset	1,887.45	1,558.12	1,601.51
	(f) Goodwill	2,436.68	2,436.68	2,436.68
	(g) Other Intangible assets	322.58	115.88	167.04
	(h) Other non-financial assets	1,188.67	588.41	1,172.33
		7,774.74	6,743.55	7,150.78
	TOTAL ASSETS	210,044.92	132,175.10	181,353.20
B	LIABILITIES AND EQUITY			
	LIABILITIES			
1	Financial Liabilities			
	(a) Payables			
	Trade payables			
	(i) total outstanding dues of micro enterprises and small enterprises	6.24	0.16	99.44
	(ii) total outstanding dues of other than micro enterprises and small enterprises			
	(b) Debt securities	3,543.89	1,217.22	2,989.85
	(c) Borrowings (Other than Debt Securities)	22,178.61	16,281.39	17,024.54
	(d) Lease liabilities	108,869.46	46,061.21	89,100.80
	(e) Other financial liabilities	2,001.92	1,636.55	1,704.43
		4,286.50	1,358.71	2,930.36
		140,886.62	66,555.24	113,849.42
2	Non-Financial Liabilities			
	(a) Current tax liabilities (net)	63.66	138.12	73.67
	(b) Provisions	245.85	182.41	264.93
	(c) Other non-financial liabilities	251.57	143.91	363.18
		561.08	464.44	701.78
	TOTAL LIABILITIES	141,447.70	67,019.68	114,551.20
	EQUITY			
	(a) Equity share capital	1,809.39	1,809.22	1,809.39
	(b) Other equity	66,787.83	63,346.20	64,992.61
	TOTAL EQUITY	68,597.22	65,155.42	66,802.00
	TOTAL LIABILITIES AND EQUITY	210,044.92	132,175.10	181,353.20



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AMBIT FINVEST PRIVATE LIMITED

Unaudited Standalone Cash flows statement for the half year ended 30th September, 2022

(Amounts in ₹ lakhs)

Particulars	Half Year ended 30th September, 2022	Half Year ended 30th September, 2021
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax		
Adjustments for:	2,305.16	1,357.96
Depreciation, amortization and impairment	434.25	343.15
Impairment on financial instruments	804.25	648.62
Interest Income	(12,395.05)	(8,561.72)
Finance Cost	5,327.96	2,087.87
Employee stock option compensation cost	79.71	12.39
Loss on write off of fixed assets	2.62	-
Unwinding of discount on security deposit	(9.55)	(9.25)
Profit on Redemption of Debentures	(341.14)	-
Profit on Sale of Investment property	-	-
Profit from redemption of investments in mutual funds	(36.29)	-
Interest received	10,400.07	7,246.82
Interest paid	(5,712.07)	(2,042.99)
Operating profit before working capital changes	859.92	1,082.85
Changes in working capital:		
Adjustments for (increase)/decrease in operating assets:		
Loans	(20,835.50)	(6,923.06)
Other financial assets	(1,274.57)	(73.45)
Other non-financial assets	(270.73)	(77.68)
Adjustments for increase/(decrease) in operating liabilities:		
Trade payables	460.84	(223.34)
Other financial liabilities	1,356.18	(178.67)
Other non-financial liabilities	(111.61)	38.56
Provision for employee benefits	(21.03)	21.10
	(19,836.50)	(6,333.69)
Net Cash flows used in operations	(19,836.50)	(6,333.69)
Direct tax paid (net)	(717.20)	(596.94)
Net cash flows used in operating activities (A)	(20,553.70)	(6,930.63)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	97.70	(146.57)
Proceeds from sale of property, plant and equipment	-	0.25
Purchase of other intangible assets	(217.77)	(84.25)
Purchase of investments	(106,489.44)	(8,888.26)
Proceeds from sale of investments	105,837.40	-
Investments in subsidiary	-	-
Sale of investments property	-	-
Change in Fixed deposits not considered as cash and cash equivalent	26.07	(1,164.80)
Interest received on deposits with banks and financial institution	272.17	153.83
Net cash flows used in investing activities (B)	(473.87)	(10,129.80)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of equity shares	-	-
Proceeds from borrowings (other than debt securities)	32,591.00	15,675.00
Repayment of borrowings (other than debt securities)	(12,935.72)	(7,629.06)
Proceeds from debt securities	10,000.00	3,693.41
Repayment of Lease Liabilities-Principal	(228.35)	(200.68)
Repayment of Lease Liabilities-Interest	(83.45)	(52.02)
Repayment of debt securities	(4,265.00)	-
Net cash flows generated from financing activities	25,078.48	11,486.65
Net increase/(decrease) in cash and cash equivalents (A+B+C)	4,050.91	(5,573.78)
Cash and cash equivalents at the commencement of the year	9,946.56	6,061.19
Cash and cash equivalents at the end of the year	13,997.47	487.41



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Notes to Standalone Financial Results for the Quarter and Half year ended 30th September, 2022

1. The Standalone Financial Results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India and in compliance with Regulation 52 of Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. The Company has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended 31st March, 2022. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
3. The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 11th November, 2022. The Results for the quarter and half year ended 30th September, 2022, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
4. The Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.
5. Disclosure pursuant to RBI notification No. RBI/DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated 24th September, 2021
 - a) Details of Loans not in default transferred through assignment during the half year ended 30th September, 2022

Particulars	Rs. in lakhs
	Half year ended 30th September, 2022
Amount of Loan accounts assigned	13,734.64
Retention of Beneficial Economic Interest by the company (in %)	14%
Weighted Average Maturity (in Years)	6.82
Weighted Average Holding Period by the company (in Years)	0.95
Coverage of tangible security Coverage (in %) *	323%

None of these loan accounts were rated.

* Only for the secured loans



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- b) Details of Loans not in default acquired through assignment during the half year ended 30th September, 2022.

Particulars	Rs. in lakhs
	Half year ended 30th September, 2022
Amount of Loan accounts assigned	6,102.48
Retention of Beneficial Economic Interest by the transferor (in %)	10%
Weighted Average Maturity (in Years)	3.73
Weighted Average Holding Period by the transferor (in Years)	0.69
Coverage of tangible security Coverage (in %)	137.07%

* Only for the secured loans
 None of these loan accounts are rated.

- c) The company has neither transferred nor acquired any stressed loan during the quarter and half year ended 30th September, 2022.
- d) The company does not hold any Security Receipts as on 30th September, 2022.
6. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2022 are given below:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half-year i.e. March 31, 2022#	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2022	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Rs. in lakhs
					Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year i.e. September 30, 2022#
Personal Loans	-	-	-	-	-
Corporate persons*	126.77	8.88	8.88	38.79	79.10
Of which, MSMEs	126.77	8.88	8.88	38.79	79.10
Others	3,740.43	463.01	42.93	230.06	3,102.29
Total	3,867.20	471.89	51.81	268.85	3,181.38

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016
 # excludes other facilities to the borrowers which have not been restructured.



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7. On 12th November, 2021, Reserve Bank of India issued circular clarifying certain aspects of Income Recognition, Asset Classification and Provisioning (IRACP) norms. Vide Circular No. DOR.STR.REC.85/21.04.048/2021-22 dated 15th February, 2022, the Reserve Bank of India had granted time till 30th September, 2022 to implement the revised IRACP norms. However, the Company has complied with those norms since the quarter ended 31st December 2021. The Company continues to hold loan loss provisions as per existing Expected Credit Loss (ECL) policy and maintains adequate ECL provision as per Ind AS 109, which are higher than the minimum provision stipulated in the IRACP norms.
8. The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.
9. The extent to which any new wave of COVID-19 pandemic will impact the Company's results will depend on ongoing as well as future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us. Based on the present assessment, while the Company do not expect any further material adverse impact on the operations of the company, though the company continues to hold management overlay of Rs. 667.29 lakhs to take care of any adverse impact of loans to borrowers impacted on account of COVID-19 and which were subjected to restructuring under the then prevailing guidelines.
10. The Code on Social Security 2020 ('Code'), which received the presidential assent on September 28, 2020, subsumes nine law relating to social security, retirement and employee benefits, including the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. The effective date of the Code is yet to be notified and related rules are yet to be framed. The impact of changes, if any, will be assessed and recognised post notification of relevant provisions
11. The figures for the quarter ended 30th September, 2021 are the balancing figures between figures in respect of the half year ended 30th September, 2021 and Board of Director's approved financial information for the quarter ended 30th June, 2021.
12. Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

For Ambit Finvest Private Limited



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



Date: 11th November, 2022

Place: Mumbai

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Annexure 1

Additional Disclosures as per Regulation 52(4) and 54(2) of SEBI LODR Regulations, 2015

- 1 **Asset Cover**
Asset Cover required as on 30th September, 2022 in respect of listed secured debt securities is minimum 1.15 times. The company has maintained the required asset cover at all times.
- 2 **Debt equity ratio ^(#)**
The debt equity ratio of the Company as at 30th September, 2022 is 1.91.
- 3 Debt Service Coverage Ratio : NA
- 4 Interest Coverage Ratio : NA
- 5 Outstanding redeemable preference shares (quantity and value) : NA
- 6 Capital Redemption Reserve: Nil
- 7 Debenture Redemption Reserve : NA
- 8 Net Worth ^(#) Rs. 68597.22 lakhs
- 9 Net Profit after Tax: Rs. 1716.97 lakhs
- 10 **Earnings Per Share:**
Basic - Rs. 9.49
Diluted - Rs. 9.47
- 11 Current ratio: NA
- 12 Long term debt to working capital: NA
- 13 Bad debts to accounts receivable ratio: NA
- 14 Current liability ratio: NA
- 15 Debtors turnover : NA
- 16 Inventory turnover: NA
- 17 Operating margin (%) : NA
- 18 Total Debts ^(#) to Total Assets ratio: 0.62
- 19 Net Profit margin ^(#): 11.75%
- 20 Gross Non performing Assets (GNPA) % ^(#) 2.47%
- 21 Net Non performing Assets (NNPA) % ^(#) 1.55%
- 22 Capital Adequacy Ratio 34.07%

Definitions

Debt-Equity ratio: Debt Securities+Borrowings (Other than Debt securities)/Networth i.e. Equity share Capital +Other Equity

Net Worth : Equity share Capital +Other Equity

Total Debt : Debt Securities+Borrowings (Other than Debt securities)

GNPA Ratio: Gross Stage 3 loan book/Gross loan book

NNPA Ratio: (Gross stage 3 loan-Impairment loss allowance for Stage 3 loans)/(Gross loans-Impairment allowance for Stage 3 loans)

Net Profit Margin: Revenue from operation has been used as denominator

For Ambit Finvest Private Limited



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



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