

December 31, 2021

Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower
Dalal Street,
Mumbai 400 001

Sub: Intimation of updated Standalone Quarterly Financial Results for the quarter ending September 2021.

Dear Sir,

Pursuant to the Schedule III and 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 December 31, 2021 approved the Unaudited Financial Results of the Company for the quarter ended September 30, 2021.

As per the SEBI circular no. *SEBI/LAD-NRO/GN/2015-16/013* of dated September 7, 2021, *as amended from time to time*, mandated on entities that have listed nonconvertible securities to disclose financial results on a quarterly basis. The revised formats allowed exemption that in case the listed entity does not have corresponding quarterly financial results for the four quarters ended September 2020, December 2020, March 2021 and June 2021, the column on corresponding figures for such quarters will not be applicable. By virtue of this exemption and since the company did not have financials with limited review for the quarter ended June 2021, the company presented half yearly financials for the period ended Sep, 2021 duly approved by the Board at its meeting on November 10, 2021 as per the Listing Regulations along with the publishing of the results in the newspaper, website and stock exchange.

However, as required by BSE, we are now submitting the revised results including the figures for the quarters ended June 30, 2021 and September 30, 2021 and the same shall be posted on the BSE site and the Company website.

Please note that the details under this updated quarterly return are just a split of data submitted for the half year ended September 2021 into quarterly data for June 2021 and September 2021 respectively, without any changes in financial facts or figures.

The meeting of Board of Directors of the Company for the above agenda began at 9:00 a.m. and concluded at 10:15 a.m.

Kindly take the same on record.

For Ambit Finvest Private Limited

Reena
Saurabh
Sharda



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Reena Sharda
Company Secretary

Ambit Finvest Private Limited

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Revised limited review report on unaudited half yearly and quarterly financial results of Ambit Finvest Private Limited 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 had issued limited review report dated 10th November 2021 on the Statement of unaudited financial results of Ambit Finvest Private Limited (the 'Company') for the half year ended 30th September 2021, which was submitted by the Company to the BSE Limited (the "BSE"). We have been informed by the Company that the BSE requires the Company to include the results for the quarter ended 30th September 2021 in addition to the results for the half year ended 30th September 2021 and accordingly the Company has prepared revised statement of unaudited financial results for the half ended and quarter ended 30th September 2021.
2. We have reviewed the accompanying statement of unaudited financial results of the Company for the half year and quarter ended 30th September, 2021 (the 'Revised Statement').
3. This Revised Statement, which is the responsibility of the Company's management and approved by the 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, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Revised Statement based on our review.
4. We conducted our review of the Revised 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 ('ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Revised Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Revised Statement, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matter

6. As more fully described in Note 5 to the Revised Statement (which also contains information on the restructuring), the Company has restructured borrower account in accordance with the Resolution Framework for COVID-19 related stress announced the Reserve Bank of India vide its notification dated on 6th August, 2020 and 5th May, 2021. Further, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain. Our review report is not modified with respect of this matter.

Other Matter

7. As described in Note 2, the figures for the half year ended 30th September, 2020 as reported in this Revised Statement were reviewed by another auditor who expressed an unmodified conclusion on those financial results dated 10th November, 2020. Figures for the year ended 31st March, 2021 as reported in this Revised Statement were audited by another auditor who expressed an unmodified opinion on those annual financial results dated 11th June, 2021. Our conclusion on the Revised Statement are not modified in respect of the above matter.
8. The Revised Statement include the results for the quarter ended 30th June 2021, which has not been subjected to limited review by any independent statutory auditor and the results for the quarter ended 30th September 2021 are balancing figures between the unaudited figures for the half year ended 30th September 2021 and the unaudited figures for the quarter ended 30th June 2021 and accordingly we do not express any conclusion on the results for the quarter ended 30th June 2021.

For M M Nissim & Co LLP

Chartered Accountants

Firm Registration No: 107122W/W100672

**SANJAYKUMAR
NANDKISHORE
KHEMANI**

Sanjay Khemani

Partner

Membership No. 044577

UDIN: 21044577AAAABX8710

Mumbai

31st December, 2021

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AMBIT FINVEST PRIVATE LIMITED
Statement for unaudited financial results for the quarter ended 30th September, 2021

(Amounts in ₹ lacs)

Particulars	Quarter ended	Quarter ended	Half year ended	Half year ended	Year ended
	30th September, 2021 (Unaudited)	30th June 2021 (Unaudited) (Refer note 1)	30th September, 2021 (Unaudited)	30th September 2020 (Unaudited)	31st March, 2021 (Audited)
1 Income					
Revenue from operations					
Interest income	4,450.11	4,131.80	8,581.91	6,998.64	14,119.93
Net gain/(loss) on fair value changes	-	-	-	-	63.07
Other operating revenue	52.88	39.46	92.34	37.35	129.84
Total revenue from operations	4,502.99	4,171.26	8,674.25	7,035.99	14,312.84
Other income	41.19	30.58	71.77	96.60	199.06
Total income	4,544.18	4,201.84	8,746.02	7,132.59	14,511.90
2 Expenses					
Finance costs	1,474.94	1,264.01	2,738.95	2,292.86	4,015.55
Impairment of financial assets	185.02	463.60	648.62	931.58	2,294.44
Employee benefits expense	1,548.57	1,272.50	2,821.07	1,582.18	3,758.43
Depreciation, amortization and impairment	194.14	149.01	343.15	216.24	476.36
Other expenses	591.33	244.94	836.27	508.74	1,484.47
Total expenses	3,994.00	3,394.06	7,388.06	5,531.60	12,029.25
3 Profit before tax (1-2)	550.18	807.78	1,357.96	1,600.99	2,482.65
4 Tax Expense:					
- Current tax					
for the current year	204.11	313.84	517.95	511.83	837.06
Short/(excess) provision in respect of earlier years	-	-	-	(6.89)	(6.99)
	204.11	313.84	517.95	504.94	830.07
- Deferred tax (credit)/charge	(60.18)	(110.53)	(170.71)	(87.28)	(470.99)
	143.93	203.31	347.24	417.66	359.08
5 Profit after tax (3-4)	406.25	604.47	1,010.72	1,183.33	2,123.57
6 Other comprehensive income					
Items that will not be reclassified to profit or loss					
Remeasurements of the defined benefit plans	-	-	-	(3.68)	(3.51)
Income tax on above	-	-	-	0.93	0.88
Total other comprehensive income	-	-	-	(2.75)	(2.63)
7 Total comprehensive income for the year (5+6)	406.25	604.47	1,010.72	1,180.58	2,120.94
10 Earnings per equity share (For the period/year) *					
- Basic (₹)	2.25	3.34	5.59	6.54	11.74
- Diluted (₹)	2.24	3.33	5.57	6.54	11.70

* not annualised

For Ambit Finvest Private Limited

Sanjay Dhoka Digitally signed
 by Sanjay Dhoka
 Date: 2021.12.31
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Sanjay Dhoka
Whole Time Director, COO&CFO
DIN: 00450023

Date: 31st December, 2021

Place: Mumbai

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AMBIT FINVEST PRIVATE LIMITED
Statement for unaudited assets and liabilities as at 30th September, 2021

Disclosure of assets and liabilities as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 as at 30th September, 2021

(Amounts in ₹ lacs)

Particulars		As at 30th September, 2021 (Unaudited)	As at 31st March, 2021 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash and cash equivalents	487.41	6,061.19
	(b) Bank balance other than cash and cash equivalents	5,362.32	4,195.26
	(c) Loans	102,764.84	96,001.46
	(d) Investments	16,399.48	6,875.95
	(e) Other financial assets	417.50	308.14
		125,431.55	113,442.00
2	Non-Financial Assets		
	(a) Current tax assets (net)	145.02	133.66
	(b) Deferred tax assets (net)	1,055.86	885.14
	(c) Property, Plant and Equipment	511.79	434.70
	(d) Right of use asset	1,558.12	1,181.12
	(e) Goodwill	2,436.68	2,436.68
	(f) Other Intangible assets	115.88	59.76
	(g) Investment Property	331.79	334.58
	(h) Other non-financial assets	588.41	516.79
		6,743.55	5,982.43
	TOTAL ASSETS	132,175.10	119,424.43
B	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	(a) Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.16	2.88
	(ii) total outstanding dues of other than micro enterprises and small enterprises		1,437.84
	(b) Debt securities	16,281.39	12,587.98
	(c) Borrowings (Other than Debt Securities)	46,061.21	38,022.40
	(d) Lease liabilities	1,636.55	1,231.24
	(e) Other financial liabilities	1,358.71	1,537.38
		66,555.24	54,819.72
2	Non-Financial Liabilities		
	(a) Current tax liabilities (net)	138.12	205.75
	(b) Provisions	182.41	161.31
	(c) Other non-financial liabilities	143.91	105.35
		464.44	472.41
	TOTAL LIABILITIES	67,019.68	55,292.13
	EQUITY		
	(a) Equity share capital	1,809.22	1,809.22
	(b) Other equity	63,346.20	62,323.08
	TOTAL EQUITY	65,155.42	64,132.30
	TOTAL LIABILITIES AND EQUITY	132,175.10	119,424.43

For Ambit Finvest Private Limited

Sanjay
Dhoka

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Date: 2021.12.31
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Sanjay Dhoka
Whole Time Director, COO&CFO
DIN: 00450023

Date: 31st December, 2021
Place: Mumbai

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AMBIT FINVEST PRIVATE LIMITED

Unaudited Cash flow statement for the period ended 30th September, 2021

Particulars	Period ended
	30th September, 2021
A. CASH FLOW FROM OPERATING ACTIVITIES	
Profit before tax	1,357.96
Adjustments for:	
Depreciation, amortization and impairment	343.15
Impairment on financial instruments_Loans	655.51
Impairment on financial instruments_deposits	(2.26)
Impairment on financial instruments_investments	(4.63)
Interest income on deposits with banks	(188.44)
Interest income on debentures and PTC	(630.64)
Interest income on Loans	(7,742.64)
Finance Cost (other than debt securities)	2,035.85
Finance Cost on lease liabilities	52.02
Employee stock option compensation cost	12.39
Unwinding of discount on security deposit	(9.25)
	(5,478.94)
Operating profit before working capital changes and adjustments for interest received, interest paid and dividend received	(4,120.98)
Interest received	7,246.82
Interest paid	(2,042.99)
	5,203.83
Changes in working capital:	
Adjustments for (increase)/decrease in operating assets:	
Loans	(6,923.06)
Other financial assets	(73.45)
Other non-financial assets	(77.68)
Adjustments for increase/(decrease) in operating liabilities:	
Trade payables	(223.34)
Other financial liabilities	(178.67)
Other non-financial liabilities	38.56
Provision for employee benefits	21.10
	(2,212.71)
Cash used in operations	(6,333.69)
Direct tax paid (net)	(596.94)
Net cash used in operating activities (A)	(6,930.63)
B. CASH FLOW FROM INVESTING ACTIVITIES	
Purchase of property, plant and equipment	(146.57)
Proceeds from sale of property, plant and equipment	0.25
Purchase of other intangible assets	(84.25)
Purchase of investments	(8,888.26)
Deposits placed with banks and financial institution other than considered in cash and cash equivalents	(1,164.80)
Interest received on deposits with banks and financial	153.83
Net cash used in investing activities (B)	(10,129.80)

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AMBIT FINVEST PRIVATE LIMITED
Unaudited Cash flow statement for the period ended 30th September, 2021

Particulars	Period ended 30th September, 2021
C. CASH FLOW FROM FINANCING ACTIVITIES	
Proceeds from borrowings (other than debt securities)	15,675.00
Repayment of borrowings (other than debt securities)	(7,629.06)
Proceeds from debt securities	3,693.41
Repayment of Lease Liabilities-Principal	(200.68)
Repayment of Lease Liabilities-Interest	(52.02)
Net cash generated from financing activities (C)	11,486.65
Net increase /(decrease) in cash and cash equivalents (A+B+C)	(5,573.78)
Cash and cash equivalents at the commencement of the period	6,061.19
Cash and cash equivalents at the end of the period	487.41
Reconciliation of cash and cash equivalents with the Balance Sheet	
Cash and cash equivalents as per the balance sheet	487.41
Less: Bank deposits with original maturity for more than three months	-
Cash and cash equivalents at the end of the period*	487.41
*comprises:	
Cash on hand	2.16
Balances with banks	-
- In current accounts	485.25
- In deposit account with original maturity upto three months	-
	487.41

For Ambit Finvest Private Limited
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Date: 2021.12.31
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Sanjay Dhoka
Whole Time Director, COO&CFO
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Notes:

- 1 The financial results for the half year ended 30th September 2021 had been reviewed by the Audit Committee and approved by the Board of Directors at its meetings held on 10th November 2021, which were submitted to the BSE Limited (the "BSE"). The BSE has since informed the Company to include the results for the quarter ended 30th September 2021 in addition to the results for the half year ended 30th September 2021 and accordingly the Company has prepared revised financial results for the half ended and quarter ended 30th September 2021. For preparation of the financial results for the quarter ended 30th September 2021, the management has prepared the financial results for quarter ended 30th June 2021 and accordingly the financial results for quarter ended 30th September 2021 are balancing figures between the financial results for the half year ended 30th September 2021 and financial results for the quarter ended 30th June 2021.

The above Revised financial results of the Company 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 and accordingly, these Revised financial results together with the results for the comparative reporting period have 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"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

- 2 The revised financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meetings held on 31st December, 2021, pursuant to the Listing Regulations. These Revised 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). The Revised financial results for the quarter and half year ended 30th September, 2021 have been subjected to Limited Review by the statutory auditor (M M Nissim & Co LLP, Chartered Accountants) of the Company and results for the half year ended 30th September 2020 were reviewed and results for the year ended 31st March 2021 were audited by S.R. Batliboi & Co. LLP, Chartered Accountants. The financial results for the quarter ended 30th June 2021 has not been subjected to limited review.
- 3 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.
- 4 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. The company has maintained the required asset cover at all times.
- 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 most of the industries including the Company's business operations. In accordance with the Reserve Bank of India ('RBI') guidelines relating to 'COVID-19 Regulatory Package' dated 27th March, 2020 and subsequent guidelines on EMI moratorium dated 17th April, 2020 and 23rd May, 2020, the Company had offered moratorium to its customers based on requests as well as on suo-moto for EMIs falling due between 1st March, 2020 to 31st 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 6th August, 2020.

With the economy showing signs of recovery, the "second wave" significantly increased the number of Covid cases in India further impacting the businesses. During the current period, the RBI issued guidelines with regard to "Resolution Framework 2.0 - Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)" dated 5th May, 2021. In accordance with the guidelines dated 5th May, 2021, the Company offered restructuring plan to eligible customers. The Company holds a management overlay of Rs. 518.95 Lakhs as at 30th September, 2021. 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 it has considered all the possible known impacts arising out of the Covid-19 Pandemic. 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. Even though the Indian economy has again started to show signs of revival, the Company will continue to closely monitor the market situation and take necessary action, as required.

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- 6 Disclosure pursuant to RBI Notification No. RBI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 dated 5th May, 2021 read with RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6th August, 2020.

6 A)

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 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year **
Personal Loans	-	-	-	-	-
Corporate persons*	5,389.78	123.69	1.99	78.80	5,231.85
<i>Of which, MSMEs</i>	508.99	123.69	1.99	30.22	399.65
Others	2,302.75	61.02	-	85.65	2,292.80
Total	7,692.53	184.71	1.99	164.45	7,524.65

** includes interest accrued for the half year

6 B) For the half year ended 30th September, 2021

(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*	6.00	114.10	-	-	14.36
<i>Of which, MSMEs</i>	6.00	114.10	-	-	14.36
Others	22.00	1,774.31	-	-	98.70
Total	28.00	1,888.41	-	-	113.06

C) Disclosure pursuant to RBI Notification No. RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6th August, 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
MSME**	28	1,888.41

* pursuant to RBI Notification No. RBI/2020-21/16 DOR No.BP.BC/3/21.04.048/2020-21 dated 6th August, 2020.

** pursuant to RBI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 dated 5th May, 2021

D) Overall provision of Expected credit loss (ECL) against exposures mentioned in note no. 6A and 6B is Rs. 1,263.95 lakhs.

- 7 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 13th 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.
- 8 The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) of the Listing Regulations is made in Appendix 1
- 9 Pursuant to the specific exemption as per SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated 5 October 2021, corresponding quarterly financial results for the quarter ended 30 September 2020 and statement of cash flow for the half year ended 30 September 2020 are not presented.
- 10 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** Digitally signed by
Sanjay Dhoka
Date: 2021.12.31
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Sanjay Dhoka
Whole Time Director, COO&CFO
DIN: 00450023

Date: 31st December, 2021

Place: Mumbai

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ADDITIONAL DISCLOSURES AS PER REGULATION 52(4) OF SEBI LODR REGULATIONS, 2015
1 Asset cover available

Asset Cover available as on 30th September, 2021 in respect of listed secured debt securities is 1.22 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 31st March, 2021 is 0.96x.

3 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.

4 Debt Service Coverage Ratio

As per the first provision 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.

5 Interest Coverage Ratio

As per the first provision 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.

6 Outstanding redeemable preference shares (quantity and value)

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

7 Capital Redemption Reserve: Nil
8 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.

9 Net Worth: Rs.65155.42 Lakhs
10 Net Profit after Tax: Rs.1010.72 lakhs
11 Earnings Per Share:

Basic - Rs.5.59

Diluted - Rs.5.57

12 Current ratio: NA
13 Long term debt to working capital: NA
14 Bad debts to accounts receivable ratio: NA
15 Current liability ratio: NA
16 Debtors turnover : NA
17 Inventory turnover: NA
18 Operating margin (%) : NA
19 Total Debts to Total Assets ratio: 0.47
20 Net Profit margin: 11.65%
21 Gross Non performing Assets (%) ^(#) 3.39%
22 Net Non performing Assets (%) ^(#) 2.28%
23 CRAR 49.97%
Definitions

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

GNPA Ratio: Gross Stage 3 term loans/Gross term loans

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

For Ambit Finvest Private Limited

Sanjay
Dhoka

Digitally signed by
Sanjay Dhoka
Date: 2021.12.31
09:48:05 +05'30'

Sanjay Dhoka

Whole Time Director, COO&CFO

DIN: 00450023

Date: 31st December, 2021

Place: Mumbai

Ambit Finvest Private Limited

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