

January 21, 2025

To,
**Department of Corporate Relationship
BSE Ltd.**
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai – 400 001.
Scrip Code: 539177

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400051
NSE Symbol – AIIIL

The Calcutta Stock Exchange Limited
7, Lyons Range, Murgighata, Dalhousie,
Kolkata, West Bengal - 700 001.
Scrip Code: 011262

Dear Sir / Madam,

Sub: Integrated Filing (Financial) for the quarter ended on December 31, 2024:

In compliance with SEBI circular SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 read along with NSE circular NSE/CML/2025/02 dated January 02, 2025 and BSE notice dated 20250102-4, please find enclosed the Integrated Filing (Financial) for the quarter ended on December 31, 2024.

Kindly take the same on your record and acknowledge the receipt.

Thanking you,
For **Authum Investment & Infrastructure Limited**

Amit Dangi
Whole Time Director
DIN: 06527044

Encl: As above.

QUARTERLY INTEGRATED FILING (FINANCIAL)

A. FINANCIAL RESULTS

Statement of Unaudited Standalone Financial Results for the Quarter and Nine Months Ended December 31, 2024

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income:						
Revenue from operations	617.66	1,091.10	489.89	3,121.12	1,524.36	2,408.70
Other Income	0.90	23.19	1.55	25.06	3.95	21.08
Total Income	618.56	1,114.29	491.44	3,146.18	1,528.31	2,429.78
Expenses:						
(i) Finance Costs	8.01	13.06	9.54	29.36	65.26	65.02
(ii) Fees and commission expenses	1.21	0.95	1.34	2.68	1.34	2.17
(iii) Impairment on financial instruments	(41.79)	104.31	(199.85)	165.90	(199.85)	(652.57)
(iv) Employee Benefits Expenses	9.99	1.07	8.29	25.59	9.44	26.03
(v) Depreciation, Amortization and Impairment	(0.31)	0.74	1.03	3.84	1.81	2.79
(vi) Others Expenses	21.27	34.45	14.10	97.17	27.89	67.25
Total Expenses	(1.61)	154.57	(165.55)	324.54	(94.10)	(489.32)
Profit / (Loss) before exceptional items and tax (1-2)	620.18	959.72	656.99	2,821.64	1,622.41	2,919.10
Exceptional items	-	-	-	-	-	-
Profit/(Loss) before tax (3-4)	620.18	959.72	656.99	2,821.64	1,622.41	2,919.10
Tax Expense	75.00	116.00	53.72	340.00	198.82	(0.41)
Profit / (Loss) for the period from continuing operations (5-6)	545.18	843.72	603.27	2,481.64	1,423.59	2,919.50
Profit/(Loss) from discontinued operations	-	-	-	-	-	-
Tax Expense of discontinued operations	-	-	-	-	-	-
Profit / (Loss) from discontinued operations (After tax) (8-9)		-	-		-	-

Profit/(Loss) for the period (7-10)	545.18	843.72	603.27	2,481.64	1,423.59	2,919.50
Other Comprehensive Income						
(i) Items that will be reclassified subsequently to P&L	-	-	-		-	-
(ii) Items that will not be reclassified subsequently to P&L						
- Remeasurements of post-employment benefit obligation (net)	(0.03)	(0.06)	0.28	(0.28)	0.28	0.20
- Gain / (Loss) on fair value of Equity Instruments	27.99	1,154.46	738.40	617.61	1,653.83	1,910.04
- Income tax relating to items that will not be reclassified to profit or loss	-	(84.76)	(31.98)	-	(31.98)	(60.14)
Total Comprehensive Income for the period (11+12) (Comprising Profit (Loss) and other Comprehensive Income for the period)	573.14	1,913.36	1,309.97	3,098.97	3,045.72	4,769.59
Paid up Equity Share Capital (face value of share Rs.1/-each)	16.98	16.98	16.98	16.98	16.98	16.98
Earnings per equity share (for continuing operations)						
Basic (Rs.) #	32.10	49.68	35.52	146.11	83.82	171.89
Diluted (Rs.) #	32.10	49.68	35.52	146.11	83.82	171.89
# Basic and diluted EPS for all period except year ended 31st March, 2024 is not annualised.						

Notes :-

1. The above Unaudited standalone financial results for the quarter and period ended on 31.12.2024 were approved and taken on record in the Board meeting held on 15th January, 2025 after being reviewed and recommended by the Audit Committee on the same date, and subjected to limited review by the statutory auditor.
2. The unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016 and other accounting principles generally accepted in India.

3. The Ministry of Corporate Affairs (MCA), vide its notification dated October 11, 2018 added Division III of Schedule III, which provides the format for financial statements of Non-Banking Financial Companies, as defined in the Companies (Indian Accounting Standards) (Amendments) Rules 2016. These Financial Results have been prepared in accordance with the same.
4. Scheme of arrangement between the Company and Reliance Commercial Finance Limited ("RCFL or Demerged company") and their respective shareholders and creditors was approved by hon'ble National Company Law Tribunal (NCLT), Mumbai Bench vide Order dated 10th May 2024. The certified copy of the said Order was filed with Registrar of Companies and the effective date of the Scheme of arrangement is 21st May 2024 and the Appointed Date of the Scheme of arrangement is 1st October 2023. Pursuant to Scheme the entire Lending Business (Demerged Undertaking) of the RCFL (comprising all assets, liabilities, licences, rights, employees etc.) has been transferred to the Company with effect from the Appointed Date as going concern in the manner and terms and conditions as contemplated in the Scheme. Consequent to the scheme of arrangement approved by honourable NCLT vide order dated 21st May, 2024 effective date 01st October, 2023, the comparable financial figures for nine months and quarter ended 31st December, 2023 have been restated as required under Ind AS 8.
5. Pursuant to the acquisition of the loan business of Reliance Commercial Finance Limited, in terms of the order of NCLT, the company is entitled for losses of that undertaking resulting in deferred tax assets to be recognised. The company has not recognised deferred tax assets on account of losses and consequently deferred tax liability has also not been recognised as the net effect is deferred tax assets presently estimated at Rs. 412 crores.
6. While giving effect to the scheme of arrangement in audited financials for the year ended 31st March 2024 the adjustments mentioned in the reconciliation below wherein inadequately accounted which has been restated in the comparative financials for the year ended 31st March 2024.Reconciliation of the net profit/other equity reported in accordance with the previous audited financials for the year ended 31st March 2024 is given below:

Particulars	Profit Reconciliation	Reserve Reconciliation
	Standalone	Standalone
	Year ended 31.03.2024	As at 31.03.2024
Profit after tax/ Reserves as per audited accounts	2,923.68	10,265.85
Reversal of Excess Interest accounted	3.31	3.31
Depreciation short accounted	0.87	0.87
Rectification of excess depreciation routed through reserves	-	(0.87)
Decrease in Fixed Deposit	-	14.41
Profit after tax/ Reserves as per restated accounts	2,919.50	10,248.14

7. Deed of assignment was entered into by the company with JM Financial Asset Reconstruction Company Ltd (JM Financial) for assignment of rights, title and interest in financing documents and underlying Security Interest related to the debts and Non-convertible debenture of Rs. 50 crores of NITCO Ltd. Restructuring Agreement was executed in this regard on 22nd October, 2024. The Deed of assignment and Restructuring agreement entitles the company sustainable lending of Rs 150 crore and conversion of part of the debt into equity worth Rs.1037 crore. Terms and conditions agreed upon in the final restructuring agreement including infusion of capital by promoters, acquisition of certain immovable properties by NITCO are underway as on date. Pending final approvals from relative authorities including stock exchanges, effect has not been given for conversion of debt into equity. Nevertheless gain of Rs. 60 crores on realisable value of financial assets (sustainable lending and non convertible debentures) has been recognised during the quarter ended 31st December, 2024. Also the company has provided financial assistance of Rs 34.39 crores to group companies of NITCO, in order to facilitate the completion of the deal.
8. Share purchase agreement has been entered into by the company on 26th September, 2024 with promoters of Pratap Snacks Limited (PSL) for acquisition of 102,48,582 Shares @ Rs 746 per share for aggregated consideration of Rs 764.54 crores towards 42.31% stake therein. Initial amount of Rs130 crore paid upon execution of agreement has been kept in an escrow account. In this regard pursuing the regulatory provision, the company has to acquire 62,98,351 shares i.e. 26.01 % voting rights in PSL through open offer for sale of in addition to above acquisition. Necessary approval of Competition Commission of India (CCI) has been granted on 31st December 2024. Pending completion of open offer and transfer of shares acquired through Share purchase agreement, the amount deposited in escrow account is included in the bank deposits.
9. Disclosure pursuant to RBI Notification-RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021 'Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021

Details of stressed loans acquired during the half year ended 31st December, 2024

Particulars	From Lenders listed in clause 3	From ARCs
Aggregate principal outstanding of loans acquired	43.75	-
Aggregate consideration paid at the time of acquisition	43.75	-
Weighted average residual tenor of loans acquired (in months)	107	-

10. The figures for the quarter Ended 31st December, 2024 are the balancing figures between the unaudited figures in respect of the half year ended 30th September, 2024 and the year to date figures upto the quarter and nine months ended 31st December, 2024, which were subjected to limited review by the Statutory Auditors.
11. Previous period figures have been regrouped / reclassified wherever necessary to conform to current period classification.

Statement of Unaudited Consolidated Financial Results for the Quarter ended and Nine months ended December 31, 2024

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income:						
Revenue from operations	616.94	1,092.65	691.39	3,126.53	3,037.90	4,376.46
Other Income	2.61	24.18	2.22	28.51	6.09	24.43
Total Income	619.55	1,116.83	693.62	3,155.04	3,043.99	4,400.89
Expenses:						
(i) Finance Costs	9.57	14.56	11.10	33.89	101.92	65.22
(ii) Fees and commission expenses	1.21	0.95	1.34	2.68	6.77	7.60
(iii) Impairment on financial instruments	(41.79)	104.31	-	165.90	-	-
(iv) Employee Benefits Expenses	10.26	1.07	8.86	26.61	23.98	42.27
(v) Depreciation, Amortization and Impairment	3.45	1.57	2.08	6.33	6.16	8.16
(vi) Others Expenses	23.26	34.79	15.15	100.81	75.08	109.66
Total Expenses	5.97	157.24	38.53	336.23	213.91	232.91
Profit / (Loss) before exceptional items and tax (1-2)	613.58	959.59	655.08	2,818.81	2,830.08	4,167.98
Exceptional items	-	-	-		57.59	57.59
Profit/(Loss) before tax (3-4)	613.58	959.59	655.08	2,818.81	2,887.67	4,225.57
Tax Expense	74.18	116.82	53.72	340.00	139.96	(59.27)
Profit / (Loss) for the period from continuing operations (5-6)	539.41	842.77	601.36	2,478.81	2,747.71	4,284.84
Profit/(Loss) from discontinued operations	-	-	-		-	-
Tax Expense of discontinued operations	-	-	-		-	-
Profit / (Loss) from discontinued operations (After tax) (8-9)		-	-		-	-
Profit/(Loss) for the period (7-10)	539.41	842.77	601.36	2,478.81	2,747.71	4,284.84
Other Comprehensive Income						

(i) Items that will be reclassified subsequently to P&L	-	-	-		-	-
(ii) Items that will not be reclassified subsequently to P&L						
- Remeasurements of post-employment benefit obligation (net)	(0.03)	(0.06)	0.29	(0.28)	0.28	0.20
- Gain / (Loss) on fair value of Equity Instruments	27.99	1,154.46	771.00	617.61	1,653.83	1,909.96
- Income tax relating to items that will not be reclassified to profit or loss	-	(84.76)	(34.67)	-	(31.98)	(60.14)
Total Comprehensive Income for the period (11+12) (Comprising Profit (Loss) and other Comprehensive Income for the period)	567.37	1,912.42	1,337.98	3,096.14	4,369.84	6,134.84
Paid up Equity Share Capital (face value of share Rs.1/-each)	16.98	16.98	16.98	16.98	16.98	16.98
Earnings per equity share (for continuing operations)						
Basic (Rs.) #	31.76	49.62	35.41	145.95	161.78	252.28
Diluted (Rs.) #	31.76	49.62	35.41	145.95	161.78	252.28
# Basic and diluted EPS for all period except year ended 31st March, 2024 is not annualised.						

SEGMENT WISE REVENUE, RESULTS, TOTAL ASSETS AND TOTAL LIABILITIES.

Sr. No.	Particulars	Quarter ended		Nine months ended	Year ended
		31.12.2024	30.09.2024	31.12.2024	31.03.2024
A	Segment Revenue				
	(a) Investment activity	365.43	967.61	2,625.64	1,755.55
	(b) Lending activity	250.16	149.62	520.36	1,326.04
	(c) Rental Business	3.96	-0.40	9.05	1,319.30
		619.55	1,116.83	3,155.04	4,400.89
B	Segment Result				
	(a) Investment activity	375.92	865.48	2,402.16	1,678.98
	(b) Lending activity	238.36	100.12	419.48	1,335.55
	(c) Rental Business	(0.70)	(6.01)	(2.83)	1,211.04
	Profit/(Loss) before tax	613.58	959.59	2,818.81	4,225.57
C	Segment Assets				
	(a) Investment activity	12,824.88	11,067.08	12,824.88	9,030.86
	(b) Lending activity	1,888.12	2,653.23	1,888.12	2,324.54
	(c) Rental Business	298.66	265.82	298.66	265.79
		15,011.66	13,986.13	15,011.66	11,621.19
D	Segment Liabilities				
	(a) Investment activity	961.71	500.08	961.71	80.08
	(b) Lending activity	415.05	418.66	415.05	992.51
	(c) Rental Business	207.48	206.34	207.48	203.50
		1,584.25	1,125.08	1,584.25	1,276.09

Notes :-

1. The above Unaudited consolidated financial results for the quarter and Nine months ended on 31.12.2024 were approved and taken on record in the Board meeting held on 15th January, 2025 after being reviewed and recommended by the Audit Committee on the same date, and subjected to limited review by the statutory auditor.

2. The unaudited consolidated financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016 and other accounting principles generally accepted in India.
3. The Ministry of Corporate Affairs (MCA), vide its notification dated October 11, 2018 added Division III of Schedule III, which provides the format for financial statements of Non-Banking Financial Companies, as defined in the Companies (Indian Accounting Standards) (Amendments) Rules 2016. These Financial Results have been prepared in accordance with the same.
4. Scheme of arrangement between the Company and Reliance Commercial Finance Limited ("RCFL or Demerged company") and their respective shareholders and creditors was approved by hon'ble National Company Law Tribunal (NCLT), Mumbai Bench vide Order dated 10th May 2024. The certified copy of the said Order was filed with Registrar of Companies and the effective date of the Scheme of arrangement is 21st May 2024 and the Appointed Date of the Scheme of arrangement is 1st October 2023. Pursuant to Scheme the entire Lending Business (Demerged Undertaking) of the RCFL (comprising all assets, liabilities, licences, rights, employees etc.) has been transferred to the Company with effect from the Appointed Date as going concern in the manner and terms and conditions as contemplated in the Scheme. Consequent to the scheme of arrangement approved by honourable NCLT vide order dated 21st May, 2024 effective date 01st October, 2023, the comparable financial figures for nine months and quarter ended 31st December, 2023 have been restated as required under Ind AS 8.
5. Pursuant to the acquisition of the loan business of Reliance Commercial Finance Limited, in terms of the order of NCLT, the company is entitled for losses of that undertaking resulting in deferred tax assets to be recognised. The company has not recognised deferred tax assets on account of losses and consequently deferred tax liability has also not been recognised as the net effect is deferred tax assets presently estimated at Rs. 412 crores.

6. The Statement includes the results of the following Entities:

Name of the Entity	Relationship
Authum Investment and Infrastructure Ltd.	Parent Company
Reliance Commercial Finance Ltd. ("RCFL")	Subsidiary
Authum Asset Management Company Pvt. Ltd.	Subsidiary

7. Note specific to the subsidiary Reliance Commercial Finance Limited:
SEBI has passed an order dated August 22, 2024 in the matter of Reliance Home Finance Limited where one of the noticee is Reliance Commercial Finance Limited, a wholly owned subsidiary of Authum Investment and Infrastructure Limited (Authum). In its Order, SEBI has imposed a penalty of Rs. 25 Crores on RCFL and further restrained RCFL from accessing the securities market and prohibited RCFL from buying, selling or otherwise dealing in securities, directly or indirectly, for a period of 5 years, from the date of coming into force of the Order. The Company has filed an appeal in Hon'ble Securities Appellate Tribunal (SAT) against the aforesaid order. RCFL has appealed in hon'ble SAT against penalty imposed and has got stay in the matter with the

condition that RCFL has to deposit 50% of penalty imposed before SAT as security and the same has been paid by RCFL vide dated 09th December, 2024. The amount of deposit has been provided by the holding company.

8. Deed of assignment was entered into by the company with JM Financial Asset Reconstruction Company Ltd (JM Financial) for assignment of rights, title and interest in financing documents and underlying Security Interest related to the debts and Non-convertible debenture of Rs. 50 crores of NITCO Ltd. Restructuring Agreement was executed in this regard on 22nd October, 2024. The Deed of assignment and Restructuring agreement entitles the company sustainable lending of Rs 150 crore and conversion of part of the debt into equity worth Rs.1037 crore. Terms and conditions agreed upon in the final restructuring agreement including infusion of capital by promoters, acquisition of certain immovable properties by NITCO are underway as on date. Pending final approvals from relative authorities including stock exchanges, effect has not been given for conversion of debt into equity. Nevertheless gain of Rs. 60 crores on realisable value of financial assets (sustainable lending and non-convertible debentures) has been recognised during the is quarter ended 31st December, 2024. Also the company has provided financial assistance of Rs 34.39 crores to group companies of NITCO, in order to facilitate the completion of the deal.
9. Share purchase agreement has been entered into by the company on 26th September, 2024 with promoters of Pratap Snacks Limited (PSL) for acquisition of 102,48,582 Shares @ Rs 746 per share for aggregated consideration of Rs 764.54 crores towards 42.31% stake therein. Initial amount of Rs130 crore paid upon execution of agreement has been kept in an escrow account. In this regard pursuing the regulatory provision, the company has to acquire 62,98,351 shares i.e. 26.01 % voting rights in PSL through open offer for sale of in addition to above acquisition. Necessary approval of Competition Commission of India (CCI) has been granted on 31st December 2024. Pending completion of open offer and transfer of shares acquired through Share purchase agreement, the amount deposited in escrow account is included in the bank deposits.
10. The figures for the quarter Ended 31st December, 2024 are the balancing figures between the unaudited figures in respect of the half year ended 30th September, 2024 and the year to date figures upto the quarter and nine months ended 31st December, 2024, which were subjected to limited review by the Statutory Auditors.
11. Previous period figures have been regrouped / reclassified wherever necessary to conform to current period classification.

Thanking you,

For **Authum Investment & Infrastructure Limited**

Amit Dangi
Whole Time Director
DIN: 06527044

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.

Statement on deviation / variation in utilisation of funds raised							
Name of listed entity	Authum Investment & Infrastructure Limited						
Mode of Fund Raising	N.A.						
Date of Raising Funds	N.A.						
Amount Raised	NIL						
Report filed for Quarter ended	December 31, 2024						
Monitoring Agency	Not applicable						
Is there a Deviation / Variation in use of funds raised	No						
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	N.A.						
If Yes, Date of shareholder Approval	N.A.						
Explanation for the Deviation / Variation	N.A.						
Comments of the Audit Committee after review	Committee reviewed, approved the statement and noted that there is no deviation /variation in the object for which funds were raised.						
Comments of the auditors, if any	N.A.						
Objects for which funds have been raised and where there has been a deviation, in the following table	N.A.						
Original Object			Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation / Variation for the	Remarks if any

					quarter accordi ng to applica ble object	
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

Thanking you,

For Authum Investment & Infrastructure Limited

Amit Dangi

Whole Time Director

DIN: 06527044

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S. No.	Particulars	in INR crore
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	334.03
B	Of the total amount outstanding, amount of default as on date	NIL
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	29.94
B	Of the total amount outstanding, amount of default as on date	NIL
3	Total financial indebtedness of the listed entity including short-term and long-term debt	363.97

Thanking you,

For **Authum Investment & Infrastructure Limited**

Amit Dangi

Whole Time Director

DIN: 06527044