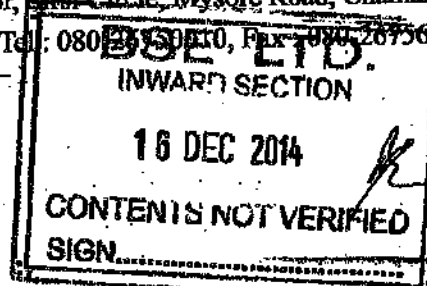




# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sisi Circle, Mysore Road, Chamarajpet,  
Bangalore - 560 018, India. Tel: 080 28756767, Fax: 080 28756767.  
Annexure -



Dear Sir,

**Re : Compliance under Listing Agreement for the half year ending on 30.09.2014**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, as mentioned below:

- Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

**Details of listed NCDs:**

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Latest Listing
	31 <sup>st</sup> July 2014	31 <sup>st</sup> July 2014	50	0.1	5	

- We confirm that the proceeds the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
- The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
- The Asset Coverage Ratio is 1.1 times.
- The Debt Equity Ratio is 4.82 .
- The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2014 are as under:

**Details of redemption & payment of interest during last half year ending 30.09.2014:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	28 <sup>th</sup> Aug 2014	455538	25 <sup>th</sup> Aug 2014
	Interest	28 <sup>th</sup> Sep 2014	504591	24 <sup>th</sup> Sep 2014
	Principal	28 <sup>th</sup> Sep 2014	3333350	24 <sup>th</sup> Sep 2014

- The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
- The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2014 to 31.03.2015 are as under:



**Details of redemption & interest due in the next half-year:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	28 <sup>th</sup> Oct 2014	455685
	Interest	28 <sup>th</sup> Nov 2014	470951
	Principal	28 <sup>th</sup> Nov 2014	3333350
	Interest	28 <sup>th</sup> Dec 2014	423136
	Interest	28 <sup>th</sup> Jan 2015	437312
	Principal	28 <sup>th</sup> Jan 2015	3333350
	Interest	28 <sup>th</sup> Feb 2015	403672
	Interest	28 <sup>th</sup> Mar 2015	364430
	Principal	28 <sup>th</sup> Mar 2015	3333350

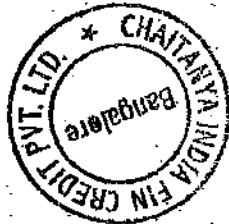
We do not expect default in payment of principal / interest due in next half year.

10. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 30.09.2014.
11. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
12. The half-yearly results for the half-year ending on 30.09.2014 are attached as per the format in Annexure-II of Listing Agreement.
13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2014, requiring this company to notify to Stock Exchange or Debenture Trustees.
14. The name, designation and contact details of "Compliance Officer" of this company are as under:
  - (A) Name of Compliance Officer : A. Narasimha
  - (B) Designation : Company Secretary
  - (C) Correspondence Address : No 98, 3<sup>rd</sup> floor, Sirsi Circle, Mysore road, Chamrajpet, Bangalore 560018
  - (D) Phone, Fax No. : 080-26750010, Fax- 080-26756767
  - (E) Email ID : vasudeva@chaitanyaindia.in
15. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

(Anand Rao)  
Managing Director



Countersigned by:  
For GDA Credit Private Limited

*(Signature)*  
Debtenture Trustees  
Authorized Signatory



# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamaraajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.  
Annexure - 1

Dear Sir,

**Re : Compliance under Listing Agreement for the half year ending on 30.09.2014**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

**Details of listed NCDs:**

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Latest Listing
	31 <sup>st</sup> July 2014	31 <sup>st</sup> July 2014	50	0.1	5	

2. We confirm that the proceeds the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
4. The Asset Coverage Ratio is 1.1 times.
5. The Debt Equity Ratio is 4.82 . .
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2014 are as under:

**Details of redemption & payment of interest during last half year ending 30.09.2014:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	28 <sup>th</sup> Aug 2014	455538	25 <sup>th</sup> Aug 2014
	Interest	28 <sup>th</sup> Sep 2014	504591	24 <sup>th</sup> Sep 2014
	Principal	28 <sup>th</sup> Sep 2014	3333350	24 <sup>th</sup> Sep 2014

7. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
8. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
9. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2014 to 31.03.2015 are as under:



**Details of redemption & interest due in the next half-year:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	28 <sup>th</sup> Oct 2014	455685
	Interest	28 <sup>th</sup> Nov 2014	470951
	Principal	28 <sup>th</sup> Nov 2014	3333350
	Interest	28 <sup>th</sup> Dec 2014	423136
	Interest	28 <sup>th</sup> Jan 2015	437312
	Principal	28 <sup>th</sup> Jan 2015	3333350
	Interest	28 <sup>th</sup> Feb 2015	403672
	Interest	28 <sup>th</sup> Mar 2015	364430
	Principal	28 <sup>th</sup> Mar 2015	3333350

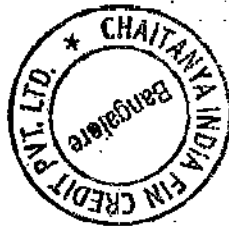
We do not expect default in payment of principal / interest due in next half year.

10. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 30.09.2014.
11. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
12. The half-yearly results for the half-year ending on 30.09.2014 are attached as per the format in Annexure-II of Listing Agreement.
13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2014, requiring this company to notify to Stock Exchange or Debenture Trustees.
14. The name, designation and contact details of "Compliance Officer" of this company are as under:  
  
(A) Name of Compliance Officer : A. Narasimha  
(B) Designation : Company Secretary  
(C) Correspondence Address : No 98, 3<sup>rd</sup> floor, Sirsi Circle, Mysore road, Chamrajpet,  
Bangalore 560018  
(D) Phone, Fax No. : 080-26750010, Fax- 080-26756767  
(E) Email ID : vasudeva@chaitanyaIndia.in
15. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

(Anand Rao)  
Managing Director



Countersigned by:  
FIDCDA Trustees Limited

*(Signature)*  
Debtenture Trustees  
Authorised Signatory



# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamaraajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

## Half Yearly Financial Results

(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008  
& SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012

(Rs. lakhs)

Particulars	6 months ended (30/09/2014)	Corresponding 6 months ended in the previous year (30/09/2013)	Year to Date figures for current Period ended(30/09/2014)	Previous accounting year ended (31/03/2014)
	Unaudited	Unaudited	Unaudited	Audited
430.99	794.92	443.92	794.92	1026.63
(a) Interest/disc. on advances/ bills				
(b) Income on investments				
(c) Interest on balances with Reserve Bank				
(d) Others				
2. Other Income	61.68	30.21	61.68	58.40
3. Total Income (1+2)	856.60	474.13	856.60	1085.03
4. Interest Expended	422.82	185.85	422.82	463.08
5. Operating Expenses (i)+(ii)	344.38	241.39	344.38	467.13
(i) Employees cost	211.77	156.03	211.77	287.32
(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest	132.61	85.36	132.61	179.81
6. Total Expenditure ((4+5) excluding provisions and contingencies	767.18	427.24	767.18	930.21
7. Operating Profit before Provisions and Contingencies (3-6)	89.40	46.89	89.40	152.82
8. Provisions (other than tax) and	19.46	-	19.46	40.85
9. Exceptional Items				
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	69.94	46.89	69.94	113.97
11. Tax expense	21.60	14.49	21.60	34.40
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	48.33	32.40	48.33	79.57
13. Extraordinary items (net of tax				
14. Net Profit (+)/ Loss (-) for the period	48.33	32.40	48.33	79.57
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	926.69	926.69	926.69	926.96



For CHAITANYA INDIA FIN CREDIT PVT. LTD.

Director

Regd Office : No-312, 14-P, Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd Stage, Bangalore - 560085.

16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	570.24	474.74	570.24	521.92
17. Analytical Ratios				
(i) Capital Adequacy Ratio	20.14%	38.39%	20.14%	29.56%
(ii) Earnings Per Share (EPS)	0.52	0.35	0.52	0.002
18) NPA Ratios	0.009	0.009	0.009	0.002
a) Gross/Net NPA	4.58/0.64	0.903/0.36293	4.58/0.64	1.288/707
b) % of Gross/Net NPA	715%	248.95%	715%	182%
c) Return on Assets	0.69%	0.83%	0.69%	0.96%

\*strike off whichever is not applicable

Notes (as per RBI requirements)

1. Employee cost under Operating expenses to include all forms of consideration given by the bank in Exchange for services rendered by employees. It should also include provisions for post employment benefits such as gratuity, pension, other retirement benefits, etc.
2. Extraordinary items as defined in Accounting Standard 5 as income or expenses that arise from the ordinary activities of the enterprise and therefore, are not expected to recur frequently or regularly.

For CHAITANYA INDIA FIN CREDIT PVT. LTD.

*[Handwritten Signature]*

Director





# CHAITANYA INDIA FIN CREDIT PVT. LTD.

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamaraipet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

Annexure - 2

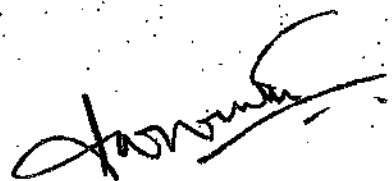
Date: 30 Sep 2014

## Declaration about Status of Security

We hereby certify and declare that as on date, the value of the assets charged to the GDA Trusteeship Ltd. the Debenture Trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs / Bonds, with the agreed margin and that the assets are free from encumbrances debts save and except those specifically agreed to by the Debenture Trustee.

Further that the security for the said NCDs / Bonds are in the nature of loan assets / receivables, are also charged to the lender banks, on pari-passu basis and all the lender banks have given its consent for sharing of said assets on pari-passu basis and that the NCDs issued till 30.09.2014 are within the limit authorized by the Lender Banks. Further, that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts.

  
Managing Director

  
Chartered Accountant





# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamarajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

## Annexure - 3

Details of Complaints: NIL

A) Status of Investor Grievance: NA

No. of Complaints pending at the end of previous half-year (31.03.2014)	No. of Complaints received during the half-year (01.04.2014 to 30.09.2014)	No. of Complaints resolved during the half-year

B) Details of complaints pending for more than 30 days: NA

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		







# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamarajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

## Computation of Asset Cover Ratio as at 30.09.2014

Particulars	Rs. In cr.
Book Debts and Receivables	69.74
Receivables under financing activity	0.82
Other current assets and receivables	0.90
Other Receivables	10.41
Cash and bank balances	9.22
Advances recoverable in cash or in kind or for value to be received, Good	
<b>Total receivables, book debts and other receivables (A)</b>	<b>91.09</b>
Loans secured by first pari-passu charge	
Loan from banks against hypothecation of assets under finance, book debts and other receivables.	60.42
Secured Redeemable Non Convertible Debentures	11.54
<b>Total Secured Loans (B)</b>	<b>71.96</b>
<b>Security Cover (A) / (B)</b>	<b>1.27</b>



For CHAITANYA INDIA FIN CREDIT PVT. LTD.

Director



# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamarajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

## CALCULATION OF ASSET COVER

As on 30th Sept 2014		Rs. In cr.		
Particulars	Amount	Amount	Amount	
Total Loans / Borrowings			71.95	
<b>TOTAL ASSETS RECEIVABLES AS ON 31/09/2014 (A)</b>			<b>69.75</b>	
Less:				
Term Loan & Working Capital Limits against hypothecated assets	51.42			
Add: Asset Cover	3.83	55.25		
Assets Charged / to be charged to Trustee : GDA Trusteeship Ltd. For below mentioned series For NCD Series:	11.54			
CBO II          Rs.6.8750 Cr				
CBO IV          Rs.4.6666 Cr				
Add: Asset Cover ( Assets provided in excess due to rounding off)	1.30	12.84		
Proposed NCD Series				
Add: Asset Cover (-- time) (Assets provided in excess due to rounding off)				
<b>TOTAL ASSETS HYPOTHECATED ON 30/09/ 2014 (B)</b>			<b>68.09</b>	
<b>Assets Free From Encumbrance (A) – (B)</b>			<b>1.66</b>	



For CHAITANYA INDIA FIN CREDIT PVT. LTD.

*H*  
Director

Regd Office : No-312, 14-P, Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd Stage, Bangalore - 560085.

CIN : U167190KA2009PTC049494



# CHAITANYA INDIA FIN CREDIT PVT. LTD

www.chaitanyaindia.in

Head Office : #98, Third Floor, Sirsi Circle, Mysore Road, Chamarajpet,  
Bangalore - 560 018, India. Tel : 080-26750010, Fax : 080-26756767.

## Annexure

### QUARTERLY SUBMISSION OF INFORMATION

(FOR THE QUARTER ENDED SEPTEMBER 30, 2014)

1	Value of Deb./ bonds Outstanding at the end of reporting quarter	4666650
2	Interest due dates	28 <sup>th</sup> Aug 2014 28 <sup>th</sup> Sep 2014
	Paid on	25 <sup>th</sup> Aug 2014 24 <sup>th</sup> Sep 2014
3	Part/Redemption due on	28 <sup>th</sup> Sep 2014
	Paid on	24 <sup>th</sup> Sep 2014
4	Rating of the Corporation Name of the rating agency and date	M2 ICRA, Date : 11 <sup>th</sup> Aug 2014
5	List of Debenture/ Bond Holders	The Ratnakar Bank limited
6	1. No. Of Investor's Complaints received during the quarter 2. No. of investors Complaints resolved during the quarter 3. No. of investor's complaints pending at the end of reporting quarter	NA

### CERTIFICATE

Certified that the information given above is true and correct as per the records maintained by the Company in its ordinary course of business and we believe the same to be true.

For Chaitanya India Fin Credit Private Ltd

Managing Director



