



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet

Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

Date: 29th October 2016

To,
The Catalyst Trusteeship Limited

Ref: DT/Half Yearly/September/2016-17/502 dated 03.10.2016

Sub: NCD Half Yearly Compliance for the Period April to September 2016

Dear Sir,

This is with reference to your letter no. DT/Half Yearly/September/2016-17/502 dated 03.10.2016; we hereby certify the following:

INE140R08015 -50 Secured Debentures with Face value – Rs.5,00,00,000 (Sub Debt)

- a. In terms of the provisions of Regulation 52 (4) following are submitted :-
- a. Credit rating and change in credit rating (if any); BBB-
 - b. Asset cover available, in case of non-convertible debt securities; NA (Unsecured)
 - c. Debt-equity ratio; 4.56 :1
 - d. Previous due date for the payment of interest / ~~dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non~~ convertible debt securities and whether the same has been paid or not; and, : **Paid on 28.09.2016**
 - e. Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; **30.12.2016**
 - f. Debt service coverage ratio; **NA for NBFC**
 - g. Interest service coverage ratio; **NA for NBFC**
 - h. Outstanding redeemable debentures (quantity and value); **50 secured Debentures- Rs. 5,00,00,000**
 - i. Debenture redemption reserve; **NA**
 - j. Net worth; **47,62,83,522**
 - k. Net profit after tax; **1,72,55,394**
 - l. Earnings per share: **0.94**





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet

Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

2. In terms of the provisions of Regulation 56, you are requested to submit the following:-

- a. A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Half Yearly financials submitted along with the Limited Review report

Thanking you,
For Chaitanya India Fin Credit Private Limited

Company Secretary





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet
Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

Date: 29.10.2016

To,
The Catalyst Trusteeship Limited

Ref: DT/Half Yearly/September/2016-17/502 dated 03.10.2016

Sub: NCD Half Yearly Compliance for the Period April to September 2016

Dear Sir,

This is with reference to your letter no. DT/Half Yearly/September/2016-17/502 dated 03.10.2016; we hereby certify the following:

- INE140R07033 -100 Secured Debentures with Face value – Rs.10,00,000
- a. In terms of the provisions of Regulation 52 (4) following are submitted :-
 - a. Credit rating and change in credit rating (if any); A (No change)
 - b. Asset cover available, In case of non-convertible debt securities; Above 110%
 - c. Debt-equity ratio; 4.56 :1
 - d. Previous due date for the payment of interest / ~~dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non convertible debt securities~~ and whether the same has been paid or not; and, : **Paid on 23.09.2016**
 - e. Next due date for the payment of interest / ~~dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable~~ and the redemption amount; **24.10.2016**
 - f. Debt service coverage ratio; **NA for NBFC**
 - g. Interest service coverage ratio; **NA for NBFC**
 - h. Outstanding redeemable debentures (quantity and value); **100 Secured Debentures – Rs. 3,75,00,000.00**
 - i. Debenture redemption reserve; **NA**
 - j. Net worth; **47,62,83,522**
 - k. Net profit after tax; **1,72,55,394**
 - l. Earnings per share: **0.94**





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet

Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

2. In terms of the provisions of Regulation 56, you are requested to submit the following:-

- a. A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Half Yearly financials as on 30.09.2016 submitted along with the Limited Review report

Thanking you,
For Chaitanya India Fin Credit Private Limited

Company Secretary



ANNEXURE A

INE140R07033 -100 Secured Debentures with Face value – Rs.10,00,000

Details of redemption & payment of interest during last half year ending 30.09.2016:

| Series / | Type (Principal / | Due date of | Amount (Rs.) | Actual date of Payment |
|----------|----------------------|-------------|-----------------|------------------------|
| | Principal | 22.04.2016 | 41,66,600.00 | 15.04.2016 |
| | Principal | 24.05.2016 | 41,66,700.00 | 18.05.2016 |
| | Principal | 24.06.2016 | 41,66,700.00 | 21.06.2016 |
| | Principal | 22.07.2016 | 41,66,600.00 | 19.07.2016 |
| | Principal | 24.08.2016 | 41,66,700.00 | 19.08.2016 |
| | Principal | 23.09.2016 | 41,66,700.00 | 20.08.2016 |
| | Interest | 22.04.2016 | 6,32,001.00 | 15.04.2016 |
| | Interest | 24.05.2016 | 6,51,228.00 | 18.05.2016 |
| | Interest | 24.06.2016 | 5,85,712.00 | 21.06.2016 |
| | Interest | 22.07.2016 | 4,88,081.00 | 19.07.2016 |
| | Interest | 24.08.2016 | 5,27,761.00 | 19.08.2016 |
| | Interest | 23.09.2016 | 4,35,939.00 | 20.08.2016 |

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.10.2016 to 31.03.2017:

| Series / | Type (Principal / Interest) | Due date of | Amount (Rs.) |
|----------|--------------------------------|-------------|-----------------|
| | Principal | 24.10.2016 | 41,66,600.00 |
| | Principal | 24.11.2016 | 41,66,700.00 |
| | Principal | 23.12.2016 | 41,66,700.00 |
| | Principal | 24.01.2017 | 41,66,600.00 |
| | Principal | 24.02.2017 | 41,66,700.00 |
| | Principal | 24.03.2017 | 41,66,700.00 |
| | Interest | 24.10.2016 | 4,05,493.00 |
| | Interest | 24.11.2016 | 3,60,439.00 |
| | Interest | 23.12.2016 | 2,94,936.00 |
| | Interest | 24.01.2017 | 2,79,097.00 |
| | Interest | 24.02.2017 | 2,25,275.00 |
| | Interest | 24.03.2017 | 1,62,694.00 |

Company does not expect default in payment of principal / interest due in next half year





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet

Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

Date: 29th October 2016

To,
The Catalyst Trusteeship Limited

Ref: DT/Half Yearly/September/2016-17/502 dated 03.10.2016

Sub: NCD Half Yearly Compliance for the Period April to September 2016

Dear Sir,

This is with reference to your letter no. DT/Half Yearly/September/2016-17/502 dated 03.10.2016; we hereby certify the following:

- **INE140R07017 -50 Secured Debentures with Face value – Rs.10, 00,000**
- a. In terms of the provisions of Regulation 52 (4) following are submitted :-
 - a. Credit rating and change in credit rating (if any); A+ (No change)
 - b. Asset cover available, in case of non-convertible debt securities; Above 110%
 - c. Debt-equity ratio; 4.56 :1
 - d. Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non convertible debt securities and whether the same has been paid or not; and, : **Paid on 28.09.2016**
 - e. Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; **28.11.2016**
 - f. Debt service coverage ratio; **NA for NBFC**
 - g. Interest service coverage ratio; **NA for NBFC**
 - h. Outstanding redeemable debentures (quantity and value); **50 secured Debentures- Rs. 66,66,650.00**
 - i. Debenture redemption reserve; **NA**
 - j. Net worth; **47,62,83,522**
 - k. Net profit after tax; **1,72,55,394**
 - l. Earnings per share: **0.94**





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet
Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

2. In terms of the provisions of Regulation 56, you are requested to submit the following:-

- a. A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Half Yearly financials as on 30.09.2016 submitted along with the Limited Review report

Thanking you,
For Chaitanya India Fin Credit Private Limited

Company Secretary



ANNEXURE A

INE140R07017 -50 Secured Debentures with Face value – Rs.10, 00,000

Details of redemption & payment of interest during last half year ending 30.09.2016:

| Series / | Type (Principal / | Due date of | Amount (Rs.) | Actual date of Payment |
|----------|----------------------|-------------|-----------------|------------------------|
| | Principal | 28.05.2016 | 33,33,350.00 | 25.05.2016 |
| | Principal | 28.07.2016 | 33,33,300.00 | 25.07.2016 |
| | Principal | 28.09.2016 | 33,33,350.00 | 23.09.2016 |
| | Interest | 28.04.2016 | 1,68,195.00 | 25.04.2016 |
| | Interest | 28.05.2016 | 1,62,693.00 | 25.05.2016 |
| | Interest | 28.06.2016 | 1,34,556.00 | 23.06.2016 |
| | Interest | 28.07.2016 | 1,30,194.50 | 25.07.2016 |
| | Interest | 28.08.2016 | 1,00,917.00 | 23.08.2016 |
| | Interest | 28.09.2016 | 1,00,867.00 | 23.09.2016 |

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.10.2016 to 31.03.2017:

| Series / | Type (Principal / Interest) | Due date of | Amount (Rs.) |
|----------|--------------------------------|-------------|-----------------|
| | Principal | 28.11.2016 | 33,33,350.00 |
| | Principal | 28.01.2017 | 33,33,300.00 |
| | Interest | 28.10.2016 | 65,097.25 |
| | Interest | 28.11.2016 | 67,278.07 |
| | Interest | 28.12.2016 | 32,548.63 |
| | Interest | 28.01.2017 | 33,639.04 |

Company does not expect default in payment of principal / interest due in next half year





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet
Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

Date: 29th October 2016

To,
The Catalyst Trusteeship Limited

Ref: DT/Half Yearly/September/2016-17/502 dated 03.10.2016

Sub: NCD Half Yearly Compliance for the Period April to September 2016

Dear Sir,

This is with reference to your letter no. DT/Half Yearly/September/2016-17/502 dated 03.10.2016; we hereby certify the following:

INE140R08023 -50 Secured Debentures with Face value – Rs.5,00,00,000 (Senior Unsecured)

a. In terms of the provisions of Regulation 52 (4) following are submitted :-

- a. Credit rating and change in credit rating (if any); BB+
- b. Asset cover available, in case of non-convertible debt securities; NA (Unsecured)
- c. Debt-equity ratio; 4.56 :1
- d. Previous due date for the payment of interest / ~~dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non convertible debt securities~~ and whether the same has been paid or not; and, : **Paid on 30.09.2016**
- e. Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; **31.12.2016**
- f. Debt service coverage ratio; **NA for NBFC**
- g. Interest service coverage ratio; **NA for NBFC**
- h. Outstanding redeemable debentures (quantity and value); **50 secured Debentures- Rs. 5,00,00,000**
- i. Debenture redemption reserve; **NA**
- j. Net worth; **47,62,83,522**
- k. Net profit after tax; **1,72,55,394**
- l. Earnings per share: **0.94**





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet
Bangalore- 560018,

Tel: 080-26750010, Fax: 080-26756767.

CIN No: U67190KA2009PTC049494

2. In terms of the provisions of Regulation 56, you are requested to submit the following:-

- a. A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Half Yearly financials submitted along with the Limited Review report

Thanking you,
For Chaitanya India Fin Credit Private Limited

Company Secretary



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

NO. 312,14-P,Skyline Surabhi Apartments, Vidvapeeta Main Road, BSK 3rd stage
BANGALORE - 560 085

Balance Sheet

| Particulars | Note | As at 30th September 2016 |
|--|------|---------------------------------|
| I. EQUITY AND LIABILITIES | | |
| 1 Shareholder's Funds | | |
| (a) Share Capital | 1 | 18,29,15,670 |
| (b) Reserves and Surplus | 2 | 29,33,67,852 |
| 2 Share application money pending allotment | | - |
| 3 Non-Current Liabilities | | |
| (a) Long-term borrowings | 3 | 2,07,25,87,281 |
| (b) Sub Debt | 4 | 10,00,00,000 |
| (c) Long term provisions | 5 | - |
| 4 Current Liabilities | | |
| (a) Short Term Borrowings | 6 | - |
| (b) Trade payables | 7 | 11,21,11,862 |
| (c) Other current liabilities | 8 | 2,10,56,067 |
| (d) Short-term provisions | 9 | 6,44,11,912 |
| Total | | 2,84,64,50,644 |
| II. Assets | | |
| 1 Non-current assets | | |
| (a) Fixed assets | 10 | |
| (i) Tangible assets | | 1,85,30,644 |
| (ii) Intangible assets | | 13,26,293 |
| (b) Deferred tax assets (Net) | | 78,59,027 |
| (c) Long term loans and advances | 11 | 7,97,08,828 |
| (d) Other non-current assets | 12 | 19,61,52,116 |
| 2 Current assets | | |
| (a) Current investments | 13 | 6,00,00,000 |
| (b) Cash and cash equivalents | 14 | 8,28,83,953 |
| (c) Short-term loans and advances | 15 | 2,33,52,84,841 |
| (d) Other current assets | 16 | 6,47,04,943 |
| Total | | 2,84,64,50,644 |

For and on behalf of the board
For CHAITANYA INDIA FIN CREDIT PVT. LTD.



Anand Rao
Director

Place: Bangalore
Date: 25.10.2016



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

NO. 312,14-P, Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd stage

BANGALORE - 560 085

Profit and Loss statement

| Particulars | Note | As at 30th September 2016 |
|---|------------|---------------------------------|
| I. Revenue from operations | 17 | 31,20,08,337 |
| II. Other Income | 18 | 86,33,294 |
| III. Total Revenue (I + II) | | 32,06,41,631 |
| IV. Expenses: | | |
| Employee benefit expense | 19 | 8,24,96,961 |
| Financial costs | 20 | 16,07,94,730 |
| Depreciation and amortization expense | 10 | 40,97,056 |
| Administrative & Other expenses | 21 | 4,25,57,491 |
| Provision for Loan Assets as Per RBI Guidelines | | 51,52,659 |
| Total Expenses | | 29,50,98,897 |
| V. Profit before exceptional and extraordinary items and tax | (III - IV) | 2,55,42,734 |
| VI. Exceptional Items | | |
| VII. Profit before extraordinary items and tax (V - VI) | | 2,55,42,734 |
| VIII. Extraordinary Items | | |
| IX. Profit before tax (VII - VIII) | | 2,55,42,734 |
| X. Tax expense: | | |
| (1) Current tax | | 82,87,340 |
| (2) Deferred tax | | - |
| XI. Profit(Loss) from the period from continuing operations | (VII-VIII) | 1,72,55,394 |
| XII. Profit/(Loss) from discontinuing operations | | - |
| XIII. Tax expense of discounting operations | | - |
| XIV. Profit/(Loss) from Discontinuing operations (XII - XIII) | | - |
| XV. Profit/(Loss) for the period (XI + XIV) | | 1,72,55,394 |
| XVI. Earning per equity share: | | |
| (1) Basic | | 0.94 |
| (2) Diluted | | 0.94 |

For and on behalf of the board

For CHAITANYA INDIA FIN CREDIT PVT. LTD.

Anand Rao
 Director
Place: Bangalore
Date: 25.10.2016

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
NO. 312,14-P,Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd stage
BANGALORE - 560 085

Notes TO BALANCE SHEET

| | | As at |
|--|--------------|---------------------|
| | | 30th September 2016 |
| Note : 1 Share Capital | | |
| AUTHORISED SHARE CAPITAL : | | |
| 2,50,00,000 Equity Shares of Rs. 10/- each | | |
| (Previous Year 1,80,00,000 Equity Shares of Rs. 10/- each) | | 25,00,00,000 |
| ISSUED ,SUBSCRIBED & PAID UP CAPITAL : | | |
| 1,82,91,567 Equity Shares of Rs. 10 each | | |
| fully paid up | | 18,29,15,670 |
| | | 18,29,15,670 |
| Note : 2 Reserve & Surplus | | |
| Share Premium Account | | |
| As at Commencement of the Year | 8,78,93,408 | |
| Add : Received on further issue of shares | 14,49,03,562 | |
| | | 23,27,96,970 |
| Statutory Reserve | | |
| As at Commencement of the Year | 89,68,320 | |
| Add : Transferred from Profit & Loss Account | - | |
| | | 89,68,320 |
| Balance as per Profit & Loss Account | | |
| As at Commencement of the Year | 3,43,47,167 | |
| Add : Profit for the Year | 1,72,55,394 | |
| | 5,16,02,562 | |
| Less: Transferred to Statutory Reserve during the year | - | |
| | | 5,16,02,562 |
| | | 29,33,67,852 |

Note : 3 Long-Term Borrowings

A) Secured Loans

Long Term Loans - From Banks

| | | |
|---|--------------|----------------|
| Term Loan From NABARD (Secured with Book Debts) | 11,66,64,666 | |
| Term Loan From Dena Bank (Secured with Book Debts) | 5,53,84,441 | |
| Term Loan From South Indian Bank (Secured with Book Debts) | 3,60,15,000 | |
| Term Loan From Ratnakar Bank Bank (Secured with Book Debts) | 10,00,00,000 | |
| Term Loan From IDBI Bank (Secured with Book Debts) | 4,94,96,670 | |
| Term Loan From Union Bank Of India(Secured with Book Debts) | 1,59,37,500 | |
| Term Loan From Canara Bank(Secured with Book Debts) | 4,66,66,666 | |
| Term Loan From SBM(Secured with Book Debts) | 3,54,93,228 | |
| Term Loan From Vijaya Bank (Secured with Book Debts) | 1,60,49,082 | |
| Term Loan From Maanaveeya (Secured with Book Debts) | 12,70,88,666 | |
| Term Loan From Dhanalakshmi Bank (Secured with Book Debts) | 2,72,72,725 | |
| Term Loan From Bank of Maharashtra (Secured with Book Debts) | 2,95,38,905 | |
| Term Loan From DCB (Secured with Book Debts) | 7,37,50,000 | |
| Term Loan From Kaveri Grameen Bank (Secured with Book Debts) | 2,33,33,200 | |
| Term Loan From Kotak Mahindra Bank (Secured with Book Debts) | 3,54,16,667 | |
| Term Loan From Karnataka Bank (Secured with Book Debts) | 2,00,00,000 | |
| Term Loan From State Bank of India (Secured with Book Debts) | 4,42,77,942 | |
| Term Loan From Manappuram (Secured with Book Debts) | 4,16,66,666 | |
| Term Loan From Religare (Secured with Book Debts) | 12,58,21,144 | |
| Term Loan from MAS Finance (Secured with Book Debts) | 8,41,66,676 | |
| Term Loan from IFMR (Secured with Book Debts) | 26,30,71,919 | |
| Term Loan from Ananya (Secured with Book Debts) | 1,11,11,091 | |
| Term Loan from Caspian Impact Investment Pvt. Ltd.(Secured with Book Debts) | 1,32,14,285 | |
| Term Loan from Habitat Micro Build India (Secured with Book Debts) | 6,90,07,610 | |
| Term Loan from Capital First Securities Ltd. (Secured with Book Debts) | 4,66,66,666 | |
| Term Loan from Hero Fin Corp (Secured with Book Debts) | 5,00,00,000 | |
| Term Loan from AU Finance 2 (Secured with Book Debts) | 8,74,99,999 | |
| Term Loan from Jain Sons Finlease (Secured with Book Debts) | 4,79,88,430 | |
| Term Loan From Tata Capital (Secured with Book Debts) | 4,79,16,700 | |
| Term Loan From Nabkisan (Secured with Book Debts) | 10,00,00,000 | |
| Term Loan From SIDBI (Secured with Book Debts) | 10,00,00,000 | |
| Vehicle Loan From ICICI Bank (Secured by hypothecation of Motor Car) | 1,22,318 | |
| Hypothecation Loan From ICICI Bank (Motor Car) | 1,46,343 | |
| Vehicle Loan From SIB Bank (Secured by hypothecation of Motor Car) | 1,35,578 | |
| | | 1,94,09,20,782 |

Long Term Loans - Others

Non Convertible Debenture 4,41,66,500

B) Unsecured Loans

| | |
|--|-----------------------|
| Term Loan from Caspian Impact Investment Pvt. Ltd. | 3,74,99,999 |
| Term Loan from IFMR Capital Fimpack (NCD) | 5,00,00,000 |
| | 2,07,25,87,281 |

Note : 4 Sub Debt

| | |
|---|---------------------|
| Sub Debt from Capital First Securities Ltd. | 5,00,00,000 |
| Sub Debt from IFMR Capital Fimpack (NCD) | 5,00,00,000 |
| | 10,00,00,000 |



**Note : 5 Long Term Provisions
For Other**

-

**Note : 6 Short Term Borrowings
Secured Borrowings**

-

Unsecured Borrowings

Note : 7 Trade Payable

| | |
|--|---------------------|
| Payable to IFMR Capital MOSEC for Securitization | 5,87,33,021 |
| Payable to MAS Finance | 2,99,89,086 |
| Payable to Others | 71,087 |
| Payable to CRIDSPL | 2,33,18,668 |
| | 11,21,11,862 |

Note : 8 Other Current Liabilities

Current Maturities of Long-term Debt

Interest Accrued but not due on Borrowings 1,39,80,284

Other Payables

| | |
|------------------------|--------------------|
| EPF Payable | 18,81,358 |
| ESI Payable | 1,32,521 |
| Profession Tax Payable | 41,105 |
| Income Tax Payable | 30,79,917 |
| TDS Payable | 19,40,882 |
| | 70,75,783 |
| | 2,10,56,067 |

Note : 9 Short-Term Provisions

Provision for Employee Benefits

| | |
|------------------|--------------------|
| Salary Payable | 1,23,61,665 |
| Gratuity Payable | 59,57,061 |
| Exgratia Payable | 40,00,000 |
| | 2,23,18,726 |

Others

| | |
|--|--------------------|
| Insurance Claim Payable | 20,80,673 |
| Contingent Provision Against Standard Assets | 2,39,53,154 |
| Provision for Cash Loss | 40,721 |
| Insurance Premium Payable | 1,07,85,028 |
| Expenses Payable | 7,500 |
| Rent Payable | 7,75,386 |
| Professional Charges Payable | 3,02,170 |
| Securitisation Expenses Payable | 15,000 |
| Interest Payable on NCD | 98,061 |
| Deferred Income on Securitisation | 36,23,567 |
| Telephone & Internet Charges Payable | 4,02,493 |
| Electricity Charges Payable | 9,434 |
| | 4,20,93,186 |
| | 6,44,11,912 |

Note : 11 Long-Term Loans & Advances

Other Loans & Advances

Secured, Considered Good

2 Wheeler Loan

| | |
|--------------------------------|--------------------|
| 2 Wheeler Loans | 12,64,38,352 |
| Less: 2 Wheeler Securitisation | 12,50,29,281 |
| Own 2 Wheeler Portfolio | 14,09,071 |
| Mortgage Housing Loans | 7,70,56,675 |
| Personal Loan to Staff | 12,43,082 |
| | 7,97,08,828 |
| | 7,07,09,819 |



Note : 12 Other Non Current Assets

| | | |
|--|-------------|---------------------|
| Cash Margin with Dena Bank | 1,67,40,730 | |
| Cash Margin with South Indian Bank | 80,00,000 | |
| Cash Margin with IFMR CAPITAL MOSEC PHAENNA | 19,30,274 | |
| Cash Margin with IFMR CAPITAL MOSEC ARCTURUS | 50,35,471 | |
| Cash Margin with IFMR CAPITAL MOSEC EPOCH | 30,38,945 | |
| Cash Margin with IFMR CAPITAL ARRYN | 75,55,354 | |
| Cash Margin with IFMR CAPITAL HATLEN | 80,74,503 | |
| Cash Margin with IFMR CAPITAL BARATHEON | 1,21,28,212 | |
| FD with AXIS Bank | 1,33,711 | |
| Cash Margin with IDBI Bank | 1,12,59,555 | |
| Cash Margin with UBI Bank | 45,94,714 | |
| Cash Margin with Canara Bank | 86,17,547 | |
| Cash Margin with SBM | 53,20,457 | |
| Cash Margin with Vijaya Bank | 33,17,737 | |
| Cash Margin with Dhanalaxmi Bank | 54,35,600 | |
| Cash Margin with Bank of Maharashtra | 54,07,888 | |
| Cash Margin with SBI | 48,28,554 | |
| Cash Margin with Karnataka Bank | 20,06,861 | |
| Cash Margin with Kaveri Grameen Bank | 30,58,167 | |
| Cash Margin with Kotak Mahindra Bank | 50,53,613 | |
| Cash Margin with DCB | 93,11,639 | |
| Cash Margin with SIDBI | 77,50,000 | |
| Cash Margin with Ratnakar Bank | 50,00,000 | |
| Cash Margin with MAS Financial | 1,55,33,786 | |
| Cash Margin with IFMR | 31,79,653 | |
| Cash Margin with Ananya | 53,29,119 | |
| Cash Margin with Habitat | 15,37,400 | |
| Cash Margin with Religare | 1,13,04,677 | |
| Cash Margin with Hero Fin Corp | 25,00,000 | |
| Cash Margin with Tata Capital | 40,00,000 | |
| Cash Margin with Nabkisan | 50,00,000 | |
| Rent Deposit | 41,24,688 | |
| Telephone Deposit | 37,341 | |
| Other Deposit | 5,920 | |
| | | 19,61,52,116 |
| | | 19,61,52,116 |

Note : 13 Current Investment

| | |
|--|--------------------|
| Investment in HDFC Daily Dividend Plan | 6,00,00,000 |
| | 6,00,00,000 |

Note : 14 Cash & Bank balances

| | |
|--------------|--------------------|
| Cash In Hand | 55,21,188 |
| Cash at Bank | 7,73,62,765 |
| | 8,28,83,953 |

Note : 15 Short-term Loans & Advances

| | | |
|--|-----------------------|-----------------------|
| A)Others | | |
| Loans towards Financing Activities | | |
| Secured Advances | | |
| Gold Loan | 1,54,86,928 | |
| Unsecured Advances | | |
| Micro Finance Loans | 2,81,30,35,361 | |
| Less: JLG Securitised Portfolio | 51,95,42,233 | |
| Own JLG Loan Portfolio (Short Term) | 2,29,34,93,128 | |
| Urban Student Loan | 78,69,559 | |
| Total Short-term Loans towards Financing Activities | | 2,31,68,49,615 |
| Interest Accrued on Loan Portfolio | 1,65,20,499 | |
| Advance to Suppliers & Others | 16,94,988 | |
| Loan & Advance to Staffs | 2,19,739 | 1,84,35,226 |
| | | 2,33,52,84,841 |

Note : 16 Other Current Assets

| | | |
|--|-------------|--------------------|
| Prepaid Expenses | 9,50,105 | |
| Advance Tax Paid | - | |
| TDS on Interest Received | 1,08,632 | |
| TDS on Commission Received | 2,20,240 | |
| Retention Money on Muthoot Financial Services Ltd Buyout | 6,27,822 | |
| Retention Money on MAS Financial Services Ltd Buyout | 73,54,402 | |
| Retention Money on CRIDSPL Buyout | 31,78,560 | |
| Retention Money on IFMR Capital Arryn Securitisation | 53,96,681 | |
| Retention Money on IFMR Capital Hatlen Securitisation | 57,67,502 | |
| Retention Money on IFMR Capital Baratheon Securitisation | 1,21,28,212 | |
| Receivable from CRIDS | 1,13,81,309 | |
| CENVAT Credit | 28,000 | |
| Other Receivable | 79,485 | |
| Interest Accrued but not due | 58,16,462 | |
| Insurance Claim Receivable | 1,16,67,531 | 6,47,04,943 |
| | | 6,47,04,943 |



Notes TO PROFIT & LOSS STATEMENT

For the Year
ended
30th September
2016

Note : 17 Operating Income

| | | |
|----------------------------------|--------------|---------------------|
| Interest Received from Customers | 26,18,32,286 | |
| Loan Processing Fees | 2,97,74,805 | |
| Securitization Income | 2,04,01,246 | 31,20,08,337 |
| | | 31,20,08,337 |

Note : 18 Other Incomes

| | | |
|---|-----------|------------------|
| Short Term Capital Gain on Mutual Fund Investment | 10,24,328 | |
| Interest on FD | 65,93,140 | |
| Loan Processing Fees from employee loan | 7,230 | |
| Interest on employee loan | 1,05,343 | |
| Training & Support Fees Received | 1,00,904 | |
| Other Income | 8,02,349 | 86,33,294 |
| | | 86,33,294 |

Note : 19 Employees Remuneration & benefits

| | | |
|--|-------------|--------------------|
| Salary, Wages, Allowances & other Benefits | 5,89,46,514 | |
| Directors Remuneration | 30,90,000 | |
| Accidental & Medical Insurance | 3,74,260 | |
| P. F. , ESI & Other Contribution | 59,18,380 | |
| Gratuity Paid | 23,00,000 | |
| Exgratia Paid | 86,45,950 | |
| Perquisite Paid | 7,800 | |
| Bonus Paid | 8,77,294 | |
| Staff Welfare Expenses | 23,36,763 | 8,24,96,961 |
| | | 8,24,96,961 |

Note : 20 Financial Cost

| | | |
|-------------------------------------|--------------|---------------------|
| Bank Charges | 4,29,509 | |
| Interest Paid on Term & Other Loans | 13,27,73,548 | |
| Interest Paid on NCDs | 61,58,719 | |
| Loan Processing Charges | 12,65,927 | |
| Securitisation Expenses | 79,68,945 | |
| NCD Expenses | 6,35,608 | |
| Processing Fees Paid | 1,15,62,475 | 16,07,94,730 |
| | | 16,07,94,730 |

Note : 21 Administrative & Other Expenses

| | | |
|------------------------------------|-------------|--------------------|
| Rent | 42,10,376 | |
| Tour & Travelling Exp. | 15,22,999 | |
| Printing & Stationary | 38,86,182 | |
| Director's Sitting Fees | 2,25,000 | |
| Books, News Papers & Periodicals | 79,887 | |
| Meeting & Training Exps. | 30,45,881 | |
| Telephone & Internet Charges | 28,46,107 | |
| Electricity Charges | 4,51,065 | |
| Postage & Courier Charges | 2,85,443 | |
| Vehicle Running & Maintenance | 19,49,808 | |
| Repairs & Maintenance | 30,961 | |
| Commission & Brokerage Paid | 3,500 | |
| Membership Fee & Subscription | 10,18,471 | |
| Rates & Taxes | 10,11,247 | |
| Professional Charges | 16,20,911 | |
| Profession Tax Paid | 2,38,500 | |
| Water Charges | 3,90,604 | |
| Conveyance Exp. | 1,30,84,536 | |
| Business Promotion Expenses | 1,73,106 | |
| Insurance Paid | 1,58,068 | |
| Office & General Exp. | 9,97,891 | |
| Recruitment Exps. | 2,01,165 | |
| Repairs & Maintenance of Computers | 28,049 | |
| Service Tax Paid | 36,53,607 | |
| Auction Related Expenses | 68,909 | |
| Audit Related Expenses | 2,46,794 | |
| Rent Paid for Server Hosting | 11,28,423 | 4,25,57,491 |
| | | 4,25,57,491 |

