

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

Earnings per share:





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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





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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
 - 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

Earnings per share:







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- 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



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





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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

Earnings per share:





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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



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
XK	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





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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

I. Earnings per share:





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 - 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



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED NO. 312,14-P,Skyline Surabhi Apartments, Vidyapeeta 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 2	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 4 5	2,07,25,87,281
	(b) Sub Debt		4	10,00,00,000
	(c) Long term provisions		5	NEW WO DEAL
4	Current Liabilities			
	(a) Short Term Borrowings		6	=
	(b) Trade payables		6 7 8 9	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
	13 Ten Continue Commit versión de Participa	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



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		25
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 perid from continuing operations	(VII-VIII)	1,72,55,394
XII. Profit/(Loss) from discontinuing operations		
XIII. Tax expense of discounting operations		(4)
XIV. Profit/(Loss) from Discontinuing operations (XII - XIII)		X201
XV. Profit/(Loss) for the period (XI + XIV)		1,72,55,394
XVI. Earning per equity share:		10.04
(1) Basic		0.94
(2) Diluted		0.94

For chairanya 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

Note : 1 Share Capital S	Notes TO BALANCE SHEET		
Note: 1 Share Capital AUTHORISED SHARE CAPITAL: 2,50,00,000 Equity Shares of Rs. 10/- each 1,72,50,00,000 1,50,00,000 1,50,000,		¥ .	As at
AUTHORISED SHARE CAPITAL: 2,50,0,000 Equity Shares of Rs. 10/- each (Previous Year 1,80,00,000 Equity Shares of Rs. 10/- each (Previous Year 1,80,00,000 Equity Shares of Rs. 10 each 1,52,91,567 Equity Shares of Rs. 10 each 1,52,91,567 Equity Shares of Rs. 10 each 1,52,91,567 Equity Shares of Rs. 10 each 1,52,91,5670 Note: 2 Reserve & Surplus Share Premium Account As at Commencement of the Year Add: Received on further issue of shares 3,43,33,408 Add: Received on further issue of shares Add: Texeleved on further issue of shares			30th September 2016
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Term Loan from IFMR (Secured with Book Debts) Term Loan from Ananya (Secured with Book Debts) Term Loan from Caspian Impact Investment Pvt. Ltd. (Secured i 1,32,14,285) Term Loan from Habitat Micro Build India (Secured with Book I 6,90,07,610) Term Loan from Capital First Securities Ltd. (Secured with Book I 6,90,07,610) Term Loan from Hero Fin Corp (Secured with Book Debts) Term Loan From AU Finance 2 (Secured with Book Debts) Term Loan From Jain Sons Finlease (Secured with Book Debts) Term Loan From Sin Secured with Book Debts) Term Loan From Tata Capital (Secured with Book Debts) Term Loan From Sidbit (Secured with Book Debts) Term Loan From Sidbit (Secured with Book Debts) Term Loan From Sidbit (Secured with Book Debts) Term Loan From Sidbit (Secured with Book Debts) Term Loan From Sidbit (Secured with Book Debts) Term Loan From Sidbit (Secured by hypothecation of the Secured Sec	Term Loan From Religare (Secured with Book Debts)		
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Term Loan from Hero Fin Corp (Secured with Book Debts) Term Loan From AU Finance 2 (Secured with Book Debts) Term Loan From Jain Sons Finlease (Secured with Book Debts) Term Loan From Tata Capital (Secured with Book Debts) Term Loan From Tata Capital (Secured with Book Debts) Term Loan From Nabkisan (Secured with Book Debts) Term Loan From SIDBI (Secured with Book Debts) Term Loan From SIDBI (Secured with Book Debts) Term Loan From SIDBI (Secured with Book Debts) Term Loan From ICICI Bank (Secured by hypothecation of Hypothecation Loan From ICICI Bank (Motor Car 1,46,343) Term Loan From SIB Bank (Secured by hypothecation of 1,35,578 1,94,09,20,782) Non Convertable Debenture ### Author Convertable Debenture ### By Unsecured Loans Term Loan from Caspital Impact Investment Pvt. Ltd. Term Loan from IFMR Capital Fimpact (NCD) ### Sub Debt from Capital First Securities Ltd. Sub Debt from Capital First Securities Ltd. Sub Debt from IFMR Capital Fimpact (NCD) ### Sub Debt from IFMR Capital Fimpact (NCD) #### Sub Debt from IFMR Capital Fimpact (NCD) #### Sub Debt from IFMR Capital Fimpact (NCD) #### Sub Debt from IFMR Capital Fimpact (NCD) ##### Sub Debt from IFMR Capital Fimpact (NCD) ########## Sub Debt from IFMR Capital Fimpact (NCD) ###################################		1 00 00 000	
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Term Loan From Tata Capital (Secured with Book Debts) Term Loan From Nabkisan (Secured with Book Debts) Term Loan From Nabkisan (Secured with Book Debts) Term Loan From SIDBI (Secured with Book Debts) Vehicle Loan From ICICI Bank (Secured by hypothecation of Hypothecation Loan From ICICI Bank (Motor Car Hybothecation SIB Bank (Secured by hypothecation of Hypothecation From SIB Bank (Secured by hypothecation of Hypothecation Hypothe			
Term Loan From Nabkisan (Secured with Book Debts) Term Loan From SIDBI (Secured with Book Debts) Vehicle Loan From ICICI Bank (Secured by hypothecation of Hypothecation Loan From ICICI Bank (Motor Car 1,46,343) Vehicle Loan From SIB Bank (Secured by hypothecation of 1,35,578 1,94,09,20,782) Long Term Loans - Others Non Convertable 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 Fimpact (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 Fimpact (NCD) 5,00,00,000			
Vehicle Loan From ICICI Bank (Secured by hypothecation of Hypothecation Loan From ICICI Bank (Motor Car 1,46,343) 1,22,318 Hypothecation Loan From ICICI Bank (Motor Car 1,46,343) 1,46,343 Vehicle Loan From SIB Bank (Secured by hypothecation of Long Term Loans - Others 1,35,578 1,94,09,20,782 Non Convertable Debenture 4,41,66,500 B) Unsecured Loans 3,74,99,999 Term Loan from Caspian Impact Investment Pvt. Ltd. 3,74,99,999 Term Loan from IFMR Capital Fimpact (NCD) 5,00,00,000 Vote: 4 Sub Debt 5,00,00,000 Sub Debt from Capital First Securities Ltd. 5,00,00,000 Sub Debt from IFMR Capital First Securities Ltd. 5,00,00,000			
Hypothecation Loan From ICICI Bank (Motor Car 1,46,343 Vehicle Loan From SIB Bank (Secured by hypothecation of 1,35,578 1,94,09,20,782 Long Term Loans - Others			
Non Convertable Debenture			
Non Convertable Debenture	Vehicle Loan From SIB Bank (Secured by hypothecation of		1,94,09,20,782
B) Unsecured Loans Term Loan from Caspian Impact Investment Pvt. Ltd. 3,74,99,999 Term Loan from IFMR Capital Fimpact (NCD) 5,00,00,000 2,07,25,87,281 Iote: 4 Sub Debt 5,00,00,000 Sub Debt from Capital First Securities Ltd. 5,00,00,000 Sub Debt from IFMR Capital Fimpact (NCD) 5,00,00,000	Long Term Loans - Others		-
Term Loan from Caspian Impact Investment Pvt. Ltd. 3,74,99,999 Term Loan from IFMR Capital Fimpact (NCD) 5,00,00,000 2,07,25,87,281 Jobs Sub Debt 5,00,00,000 Sub Debt from Capital First Securities Ltd. 5,00,00,000 Sub Debt from IFMR Capital Fimpact (NCD) 5,00,00,000	Non Convertable Debenture		4,41,66,500
Term Loan from IFMR Capital Fimpact (NCD)	B) Unsecured Loans		
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 Fimpact (NCD) 5,00,00,000			
Sub Debt from Capital First Securities Ltd. 5,00,00,000 Sub Debt from IFMR Capital Fimpact (NCD) 5,00,00,000	remi Loan nom frank Capital i impact (NCD)	(<u></u>	
Sub Debt from Capital First Securities Ltd. 5,00,00,000 Sub Debt from IFMR Capital Fimpact (NCD) 5,00,00,000	100 mm		
Sub Debt from IFMR Capital Fimpact (NCD) 5,00,00,000			5 00 00 000
			5,00,00,000
10,00,00,000			10,00,00,000





Note : 5 Long Term Provisions For Other		
2000 1000 1000 00 00 00 00 00 00 00 00 00		(4)
Note: 6 Short Term Borrowings		
Secured Borrowings	83	
7	£	3.5%
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
Note : 8 Other Current Liabilites	¥ 	11,21,11,862
Current Maturities of Long-term Debt		
Interest Accrued but not due on Borrowings		1 30 00 304
		1,39,80,284
Other Payables	10.01.250	
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
Electricity charges rayable	9,434	6,44,11,912
		0,44,11,512
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 Securitisation	14,09,071	
Mortgage Housing Loans	7,70,56,675	
Personal Loan to Staff	12,43,082	7,97,08,828
Personal Chair to atair	16.17.13/036	7,07,08,838
	The second secon	.,,



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 Cash Margin with Canara Bank	45,94,714 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 Cash Margin with Religare	15,37,400 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		6 00 00 000
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances	_	6,00,00,000 6,00,00,000
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand	=	6,00,00,000 55,21,188
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances		55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances		6,00,00,000 55,21,188
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank		55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others		55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan	1,54,86,928	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances	W R R	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans	2,81,30,35,361	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio	2,81,30,35,361 51,95,42,233	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term)	2,81,30,35,361 51,95,42,233 2,29,34,93,128	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan	2,81,30,35,361 51,95,42,233	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559	55,21,188 7,73,62,765
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on MAS Financial Services Ltd Buyout	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on MAS Financial Services Ltd Buyout Retention Money on CRIDSPL Buyout	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on CRIDSPL Buyout Retention Money on IFMR Capital Arryn Securitisation	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on CRIDSPL Buyout Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on FMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation Retention Money on IFMR Capital Baratheon Securitisation	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on MAS Financial Services Ltd Buyout Retention Money on CRIDSPL Buyout Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation Retention Money on IFMR Capital Baratheon Securitisation Receivable from CRIDS	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212 1,13,81,309	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on MAS Financial Services Ltd Buyout Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation Receivable from CRIDS CENVAT Credit	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212 1,13,81,309 28,000	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on MAS Financial Services Ltd Buyout Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation Receivable from CRIDS CENVAT Credit Other Receivable	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212 1,13,81,309 28,000 79,485	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on MAS Financial Services Ltd Buyout Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Hatlen Securitisation Receivable from CRIDS CENVAT Credit	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212 1,13,81,309 28,000	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226
Investment in HDFC Daily Dividend Plan Note: 14 Cash & Bank balances Cash In Hand Cash at Bank Note: 15 Short-term Loans & Advances A)Others Loans towards Financing Activities Secured Advances Gold Loan Unsecured Advances Micro Finance Loans Less: JLG Securitised Portfolio Own JLG Loan Portfolio (Short Term) Urban Student Loan Total Short-term Loans towards Financing Activities Interest Accrued on Loan Portfolio Advance to Suppliers & Others Loan & Advance to Staffs Note: 16 Other Current Assets Prepaid Expenses Advance Tax Paid TDS on Interest Received TDS on Commission Received Retention Money on Muthoot Financial Services Ltd Buyout Retention Money on Received Retention Money on IFMR Capital Arryn Securitisation Retention Money on IFMR Capital Baratheon Securitisation Retention Money on IFMR Capital Baratheon Securitisation Receivable from CRIDS CENVAT Credit Other Receivable Interest Accrued but not due	2,81,30,35,361 51,95,42,233 2,29,34,93,128 78,69,559 1,65,20,499 16,94,988 2,19,739 9,50,105 1,08,632 2,20,240 6,27,822 73,54,402 31,78,560 53,96,681 57,67,502 1,21,28,212 1,13,81,309 28,000 79,485 58,16,462	6,00,00,000 55,21,188 7,73,62,765 8,28,83,953 2,31,68,49,615 1,84,35,226 2,33,52,84,841





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

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 Securitization Income	2,97,74,805 2,04,01,246	31,20,08,337
Securitization medite	2,04,01,240	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 Interest on employee loan	7,230 1,05,343	
Training & Support Fees Received	1,00,904	
Other Income	8,02,349	86,33,294
	95	86,33,294
Note: 19 Employees Remuneration & benefits	e 00 10 e11	
Salary, Wages, Allowances & other Benefits Directors Remuneration	5,89,46,514	
Accidental & Medical Insurance	30,90,000 3,74,260	
P. F. , ESI & Other Contribution	59,18,380	
Gratutiy 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 - 30 Financial Cont	%=	
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 Expansas Processing Fees Paid	6,35,608 1,15,62,475	16,07,94,730
		16,07,94,730
Note: 21 Administartive & 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 Repairs & Maintanence	19,49,808 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. Recruitment Exps.	9,97,891 2,01,165	42
Repairs & Maintenance of Computers	2,01,165	
Service Tax Paid	36,53,607	
	68,909	
AUCTION RELATED EXPENSES	00,000	
Auction Related Expenses Audit Related Expenses	2,46,794	
	2,46,794 11,28,423	4,25,57,491



