

# M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 010680S

Partners

Ramesh B N (M.No : 015170) Mob: 9448468958

Ashwin B R (M.No : 214199) Mob: 9886415958

Prashanth Karanth (M.No: 214235) Mob: 9886282946

To  
CATALYST TRUSTEESHIP LIMITED  
(formerly GDA trusteeeship Ltd)  
Office No.1, 2, and 3,  
4<sup>th</sup> floor, Rahimtoola House, 7, Homji Street  
Fort, Mumbai - 400 001

This is to certify that CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED having its registered office at No.312, 14 - P, Skyline Surabhi Apartment, Vidyapeeta Main Road, 3rd Stage, Bangalore -560085 has appointed us to verify the pool of receivables/Book Debts of Rs. 1.6801 Crores hypothecated by them in favor of CATALYST TRUSTEESHIP LIMITED as on 31<sup>st</sup> March 2017 in connection with their issue of Non-convertible debentures ("NCD") aggregating to Rs. 10. Crores.

On the basis of information and explanation given to us and other records and documents produced before us for verification with respect to the loan contracts, we hereby certify that the said receivables of Rs. 1.6801 crores forming the security are standard performing assets and the value of the assets charged to the Debenture Trustee is adequate to cover the outstanding amount of debentures and the same is within the agreed security margin.

The Details of Receivables statements are as follows:

1. No. Of Loan Accounts Hypothecated :1284
2. Receivables from Hypothecated Loan Accounts :-Rs 1.6801 Crores
3. Outstanding Debentures:-1.25 Crores
4. Security cover available as on date :- Above 110 %

Date: 08-04-2017

Place: Bangalore.

For Ramesh Ashwin & Karanth,  
Chartered Accountants  
Firm No.010680S



Enclosed: - Pool List of Receivables/book debts hypothecated

#37/E, 2nd Floor, Beside Surana College, South End Road, South End circle, Basavanagudi,  
Bangalore - 560 004. Phone: 080 - 40918409. Email: rakca2004@gmail.com



# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 24.05.2017

Bombay Stock Exchange  
1<sup>st</sup> Floor, Rotunda Building,  
P J Towers, Dalal Street, Fort  
Mumbai-400001

Scrip Code: 587479

Sub: Submission of Annual Audited Financial Results u/s 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure requirements Regulation) Regulation 2015.

Ref:

- o ISIN - INE140R07033
- o ISIN - INF140R07041
- o ISIN - INE140R08031

Dear Sir/ Madam,

With reference to the above captioned subject, we wish to inform you that Annual Audited Financial Statements of the Company were reviewed by Audit Committee Friday, 19 May 2017 and were approved by the Board of Directors on Wednesday, 24 May 2017.

Please find enclosed:

- Statutory Auditor Report on the Annual Financial Results for Regulation 52 of SEBI ( LODR) Regulation, 2015
- Annual Financial Results for the year ended 31 March 2017

We request you to take them on record.

In case of any information or clarification needed on the same, please contact the undersigned at [dimple\\_shah@chaitanyaindia.in](mailto:dimple_shah@chaitanyaindia.in) or alternatively at +91 7022045327.

Thanking you,  
Yours faithfully,

For Chaitanya India Fin Credit Pvt Ltd.

Dimple Shah  
Company Secretary  
ACS No: A36349



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

CIN: U67190KA2009PTC049494

110, 114, 117, Sriyama Surabhi Apartment, Vidyaapeeta Main Road, Dsk 3 rd Stage, Bangalore - 560085

Balance Sheet as at March 31, 2017

Particulars	Note No.	As at March 31, 2017 (Rupees)	As at March 31, 2016 (Rupees)
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Share holder's fund</b>			
(a) Share capital	3	102,915,670	127,819,260
(b) Reserves and surplus	4	288,371,239	131,213,026
		471,286,909	259,032,286
<b>(2) Non-current Liabilities</b>			
(a) Long term borrowings	5	1,242,815,162	869,658,828
(b) Long-term provisions	6	1,369,689	3,542,032
		1,244,184,851	873,200,860
<b>(3) Current Liabilities</b>			
(a) Short term borrowings	7	-	36,000,000
(b) Trade payables	8	56,029,927	46,200,757
(c) Other current liabilities	9	1,183,150,714	875,472,753
(d) Short-term provisions	10	59,116,415	40,610,561
		1,298,297,056	998,284,071
<b>TOTAL</b>		<b>3,013,768,816</b>	<b>2,130,517,717</b>
<b>II. ASSETS</b>			
<b>(1) NON-CURRENT ASSETS</b>			
<b>(a) Fixed assets</b>			
(i) Tangible Assets (Net)	11	21,150,888	13,958,211
(ii) Intangible Assets (Net)	12	1,934,566	1,940,913
		23,085,454	15,899,124
(b) Deferred tax assets (Net)	13	14,440,359	7,859,027
(c) Long term loans and advances	14A	6,338,887	4,726,232
(d) Loans and advances towards Financing Activities - [Long Term]	14B	136,334,675	353,909,406
(e) Other Non-Current Assets	15	92,177,818	78,009,856
		272,377,193	460,403,645
<b>(2) CURRENT ASSETS</b>			
(a) Cash and cash equivalents	16	666,595,626	108,905,057
(b) Loans and advances towards Financing Activities - [Short Term]	17	1,994,188,910	1,524,964,455
(c) Other Short Term Loans & Advances	18	13,594,781	15,540,958
(d) Other Current Assets	19	67,012,305	20,703,102
		2,741,391,622	1,670,113,572
<b>TOTAL</b>		<b>3,013,768,816</b>	<b>2,130,517,217</b>

See accompanying notes to the financial statements  
In terms of our report of even date attached

For and on behalf of  
CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED



S. SHETTY

SAMIT S SHETTY  
DIN: 02573018  
Managing Director

Place: Bangalore  
Date: 24.05.2017

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

CIN: U67190KA2009PTC049494

No. 312, 14 - P, Skyline Surabhi Apartment, Vidyapeeta Main Road, Bsk 3 rd Stage, Bangalore - 560085

Statement of Profit and Loss for the year ended March 31, 2017

Particulars	Note No.	Year ended March 31, 2017 (Rupees)	Year ended March 31, 2016 (Rupees)
I. Revenue from Operations	20	619,876,977	354,406,890
II. Other Income	21	35,912,735	17,992,972
<b>III. TOTAL REVENUE (I+II)</b>		<b>655,789,713</b>	<b>372,399,861</b>
<b>IV. Expenses</b>			
(a) Finance Cost	22	345,580,292	193,896,454
(b) Employee benefit expenses	23	174,784,481	88,035,677
(c) Depreciation and amortisation expense	11 & 12	9,716,290	5,835,575
(d) Other Administrative expense	24	91,946,850	51,929,030
(e) Bad Debts Written Off	-	875,997	204,899
(f) Provision for Receivables under Financing Activity	-	15,454,040	9,807,228
<b>TOTAL EXPENSES</b>		<b>638,357,951</b>	<b>349,708,863</b>
<b>V Profit / (loss) before exceptional and extraordinary items and tax (III-IV)</b>		<b>17,431,762</b>	<b>22,690,998</b>
VI. Exceptional items		-	-
<b>VII. Profit / (loss) before extraordinary items and tax (V - VI)</b>		<b>17,431,762</b>	<b>22,690,998</b>
VIII. Extraordinary items		-	-
<b>IX. Profit / (loss) before tax (VII - VIII)</b>		<b>17,431,762</b>	<b>22,690,998</b>
X. Provision for taxation:			
(a) Current tax		11,758,443	11,825,537
(b) Deferred tax provision / (write back)		(6,581,332)	(4,058,887)
<b>XI. Profit / (loss) for the period from continuing Operations</b>		<b>12,254,651</b>	<b>14,924,348</b>
XII. Profit / (loss) for the period from discontinuing Operations		-	-
XIII. Tax expense of discontinuing operations		-	-
<b>XIV. Profit / (loss) for the period from discontinuing Operations (after tax)</b>		<b>-</b>	<b>-</b>
<b>XV Profit / (loss) for the period</b>		<b>12,254,651</b>	<b>14,924,348</b>

Earnings Per Share

Basic	0.75	1.17
Diluted	0.75	1.17

See accompanying notes to the financial statements

In terms of our report of even date attached

For and on behalf of  
CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED



*S. S. Shetty*

SAMIT S SHETTY  
DIN: 02573018  
Managing Director

Place: Bangalore

Date: 24.05.2017

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

CIN: U67190KA2009PTC049494

No 317, 14 - P, Skyline Surabhi Apartment, Vidyapeeta Main Road, Bsk 3 rd Stage, Bangalore - 560085

Cash Flow Statement

Particulars	For the Year Ended 31.03.2017 (Rupees)	For the Year Ended 31.03.2016 (Rupees)
<b>A CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net Profit Before Tax	17,431,762	22,690,998
Adjustments for:		
Add: Depreciation	9,716,290	5,835,575
Assets Written off / Loss on sale of Assets	154,322	-
Interest & Finance Charges Paid	345,580,292	193,896,454
Operating Profit before Working Capital Changes	372,882,666	222,423,027
Adjustments for:		
Decrease/ (Increase) in Cash Margin & Deposits	(15,098,101)	(12,330,054)
Decrease/(Increase) in Loans & Advances	(259,695,731)	(983,113,443)
Decrease / (Increase) in Other Current Assets	(43,580,867)	(18,525,950)
Increase/(Decrease) in Payables & Others	17,531,895	77,929,762
Cash generated from operations	72,039,862	(713,616,657)
Income Tax paid	(5,177,111)	(7,766,650)
Net Cash flow from Operating activities	66,862,751	(721,383,507)
<b>B CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Fixed Assets	(17,119,442)	(11,777,158)
Sale of Fixed Assets	62,500	-
Short Term Capital Loss	-	-
Dividend Income	-	-
Net Cash used in Investing activities	(17,056,942)	(11,777,158)
<b>C CASH FLOW FROM FINANCING ACTIVITIES</b>		
(Decrease)/Increase in Borrowings	653,465,080	639,660,685
Increase in Share Capital	55,096,410	10,750,000
Increase/(Decrease) in Share Application Money	-	(30,100,000)
Increase in Securities Premium	144,903,562	19,350,000
Interest & Finance Charges paid	(345,580,292)	(193,896,454)
Net Cash used in financing activities	507,884,760	445,764,231
Net increase in cash & Cash Equivalents	557,690,569	(267,396,234)
Cash and Cash equivalents Opening Balance	108,905,057	396,301,291
Cash and Cash equivalents Closing Balance	666,595,626	108,905,057
<b>Cash &amp; Cash Equivalents</b>	<b>As on 31.03.2017</b>	<b>As on 31.03.2016</b>
Cash in Hand	2,293,426	255,617
Cash at Bank (Current Account)	366,259,406	51,446,906
Cash at Bank (Cash Collateral & FD)	298,042,795	57,202,534
Cash & Cash equivalents as stated	666,595,626	108,905,057

See accompanying notes to the financial statements  
In terms of our report of even date attached

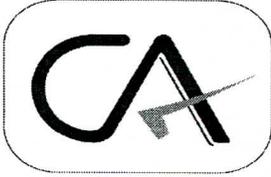
For and on behalf of  
CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED



*S* *18.5.17*

SAMIT S SHETTY  
DIN: 02573018  
Managing Director

Place: Bangalore  
Date: 24.05.2017



# M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 010680S

Partners

Ramesh B N (M. No: 015170) Mob: 9448468958

Ashwin B R (M. No: 214199) Mob: 9886415958

Prashanth Karanth (M. No: 214235) Mob: 9886282946

**Independent Auditor's Report on Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015**

To the Board of Directors of Chaitanya India Fin Credit Private Limited

1. We have audited the financial results of Chaitanya India Fin Credit Private Limited ("the Company") for the year ended 31 March 2017, being submitted by the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. These financial results are based on the financial statements for the year ended 31<sup>st</sup> March 2017 prepared in accordance with the accounting principles generally accepted in India, including Accounting Standards ('AS') prescribed under Section 133 of the Companies Act, 2013('the Act'), read with Rule 7 of the Companies (Accounts) Rule, 2014 (as amended) and published in accordance with recognition and measurement Principles laid down in as prescribed under Section 133 of the Act, read with rule 7 of the Company's (accounts) Rules, 2014 (as amended), and SEBI circulars CIR/IMD/DF/1/9/2015 Dated 27 November 2015 and CIR/IMD/DF/1/69/2016 Dated 10 August 2016, which are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial results based on our audit of the financial statements for the year ended 31 March 2017.
2. We conducted our audit in accordance with the Auditing Standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amount disclosed in the financial results. An audit also includes assessing the principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our audit opinion.
3. In our opinion and to the best of our information and according to the explanations given to us, the financial results :
  - are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with SEBI circulars circulars CIR /IMD/DF/1/9/2015 dated 27 November 2015 and CIR/IMD/DF/1/69/2016 Dated 10 August 2016 in this regard; and
  - give a true and fair view of the net profit and other financial information in the conformity with the accounting principles generally accepted in India for the year ended 31 March 2017.

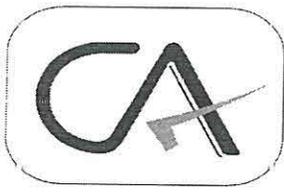
Place: Bangalore  
Date: 24/05/2017

For Ramesh Ashwin & Karanth  
Chartered Accountants  
Firm's Registration number: 010680S



Prashanth Karanth  
Partner  
Membership number: 214235

No.37/E,2<sup>nd</sup> Floor, Beside Surana College, South End Road, Near South End Circle, Basavanagudi  
Bangalore - 560 004. Phone: 080 - 40918409. Email: rakca2004@gmail.com



# M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 010680S

Partners

Ramesh B N (M.No : 015170) Mob: 9448468958

Ashwin E R (M.No : 214199) MoL. 9006415938

Prashanth Karanth (M No: 214235) Mob: 9886282946

To  
CATALYST TRUSTEESHIP LIMITED  
(formerly GDA trusteehip Ltd)  
Office No.1, 2, and 3,  
4<sup>th</sup> floor, Rahimtoola House, 7, Homji Street  
Fort, Mumbai - 400 001

This is to certify that CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED having its registered office at No.312, 14 - P, Skyline Surabhi Apartment, Vidyapeeta Main Road, 3rd Stage, Bangalore -560085 has appointed us to verify the pool of receivables/Book Debts of Rs. 20.4302 Crores hypothecated by them in favor of CATALYST TRUSTEESHIP LIMITED as on 31<sup>st</sup> March 2017 in connection with their issue of Non-convertible debentures ("NCD") aggregating to Rs. 20.43 Crores (MicroBuild I, B.V)

On the basis of information and explanation given to us and other records and documents produced before us for verification with respect to the loan contracts, we hereby certify that the said receivables of Rs. 20.4302 crores forming the security are standard performing assets and the value of the assets charged to the Debenture Trustee is adequate to cover the outstanding amount of debentures and the same is within the agreed security margin.

The Details of Receivables statements are as follows:

1. No. Of Loan Accounts Hypothecated :17,518
2. Receivables from Hypothecated Loan Accounts :-Rs. 20.4302 Crores
3. Outstanding Debentures:-20.43 Crores
4. Security cover available as on date :- Above 100 %

Date: 08.04.2017

Place: Bangalore.

For Ramesh Ashwin & Karanth,  
Chartered Accountant  
F.R.No.010680S



Prashanth Karanth  
Partner  
M.No.214235

Enclosed: - Pool List of Receivables/book debts hypothecated

#37/E, 2nd Floor, Beside Surana College, South End Road, South End circle, Basavanagudi,  
Bangalore - 560 004. Phone: 080 - 40918409. Email: rakca2004@gmail.com



# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 26<sup>th</sup> May 2017

To,  
The Catalyst Trusteeship Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2017

Ref: No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017

INE140R07033 -100 Secured Debentures with Face value – Rs.10,00,000 ( CBO VIII)

Consent Letter- CL/MUM/15-16/DEB/13/2

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017; we hereby certify the following:

## Part 1- Information to be submitted to Stock Exchange

As per Regulation 52 (4) & (5) required to file the statement to the stock exchange along with financial results and Noting Certificate of Debenture Trustees within 45 days if unaudited and 60 days if audited financial; results from the end of last half year.

- Credit rating and change in credit rating (if any); [ICRA]A(SO) –No change
- Debt-equity ratio; 5.1
- 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, as per Annexure B

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	24.10.2016	4,05,493.00	19.10.2016
	Interest	24.11.2016	3,60,439.00	21.11.2016
	Interest	23.12.2016	2,94,934.00	20.12.2016
	Interest	24.01.2017	2,79,097.00	18.01.2017
	Interest	24.02.2017	2,25,275.00	20.02.2017
	Interest	24.03.2017	1,62,694.00	20.03.2017



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

www.chaitanyaindia.in



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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

	Principal	24.10.2016	41,66,600.00	19.10.2016
	Principal	24.11.2016	41,66,700.00	21.11.2016
	Principal	23.12.2016	41,66,700.00	20.12.2016
	Principal	24.01.2017	41,66,600.00	18.01.2017
	Principal	24.02.2017	41,66,700.00	20.02.2017
	Principal	24.03.2017	41,66,700.00	20.03.2017

- d) 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; as per Annexure C

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	24.04.2017	1,35,164.00
	Interest	24.05.2017	87,188.00
	Interest	24.06.2017	43,594.00
	Principal	24.04.2017	41,66,600.00
	Principal	24.05.2017	41,66,700.00
	Principal	24.06.2017	41,66,700.00

- e) Debenture Redemption Reserve (If applicable), as per Annexure D : Not Applicable

f) Net Worth; 471,286,909

g) Net Profit after Tax; 12,254,651

h) Earnings per share; 0.75

**Part II - Information to be submitted to the Debenture Trustee:** In terms of the provisions of Regulation 56, you are requested to submit us 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: Attached

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

- b) A copy of all notices, resolutions and circulars relating to – NIL
- I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities;
  - II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;
- c) Intimations regarding:
- I. any revision in the rating; **No**
  - II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
  - III. failure to create charge on the assets; **NIL**
- d) Copy of the statement, if any filed with the stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document. **NIL**
- e) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. – **Not Applicable**

## Part – III Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information:-

- a) Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- b) Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities;
- c) Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**
- d) Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

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 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 26<sup>th</sup> May 2017

To,  
The Catalyst Trusteeship Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2017  
Ref: No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017  
INE140R07041 -2043 Secured Debentures with Face value – Rs.1,00,000 (MircoBuild I B V)  
Consent Letter- CL/MUM/16-17/DEB/334

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017; we hereby certify the following:

## Part 1- Information to be submitted to Stock Exchange

As per Regulation 52 (4) & (5) required to file the statement to the stock exchange along with financial results and Noting Certificate of Debenture Trustees within 45 days if unaudited and 60 days if audited financial; results from the end of last half year.

- Credit rating and change in credit rating (if any); [ICRA]BBB-(stable)- No change
- Debt-equity ratio; 5.1
- 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, as per Annexure B

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	05.01.2017	33,90,215.00	23.12.2016
	Interest	05.04.2017	69,51,797.00	27.03.2017

- 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; as per Annexure C





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	05.07.2017	70,29,039
	Interest	05.10.2017	71,06,282

e) Debenture Redemption Reserve (If applicable), as per Annexure D : Not Applicable

f) Net Worth; 471,286,909

g) Net Profit after Tax; 12,254,651

h) Earnings per share; 0.75

Part II - Information to be submitted to the Debenture Trustee: In terms of the provisions of Regulation 56, you are requested to submit us 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: **Attached**

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.

b) A copy of all notices, resolutions and circulars relating to – **NIL**

- I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities;
- II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;

c) Intimations regarding:

- I. any revision in the rating; **No**
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- III. failure to create charge on the assets; **NIL**



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

www.chaitanyaindia.in



# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

d) Copy of the statement, if any filed with the stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document. NIL

e) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. – **Not Applicable**

## Part – III Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information:-

- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. NIL
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities;
- Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. NIL
- Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. NIL

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 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 26<sup>th</sup> May 2017

To,  
The Catalyst Trusteeship Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2017

Ref: No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017

INE140R08023 -50 Unsecured Debentures with Face value – Rs.10,00,000( Senior Unsecured )

Consent Letter- CL/MUM/15-16/DEB/363

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017; we hereby certify the following:

## Part 1- Information to be submitted to Stock Exchange

As per Regulation 52 (4) & (5) required to file the statement to the stock exchange along with financial results and Noting Certificate of Debenture Trustees within 45 days if unaudited and 60 days if audited financial; results from the end of last half year.

- Credit rating and change in credit rating (if any); [ICRA]BBB-(stable)
- Debt-equity ratio; 5.1
- 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, as per Annexure B

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranc	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	31.12.2016	1,844,633.00	30.12.2016
	Interest	31.03.2017	1,809,037.00	30.03.2017

- 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; as per Annexure C





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	30.06.2017	1829400
	Interest	30.09.2017	1849747

e) Debenture Redemption Reserve (If applicable), as per Annexure D : **Not Applicable**

f) Net Worth; 471,286,909

g) Net Profit after Tax; 12,254,651

h) Earnings per share; 0.75

Part II - Information to be submitted to the Debenture Trustee: In terms of the provisions of Regulation 56, you are requested to submit us 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: **Attached**

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.

b) A copy of all notices, resolutions and circulars relating to – **NIL**

- I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities;
- II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;

c) Intimations regarding:

- I. any revision in the rating; **No**
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- III. failure to create charge on the assets; **NIL**





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Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

**CIN NO: U67190KA2009PTC049494**

d) Copy of the statement, if any filed with the stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document. **NIL**

e) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. – **NA**

## Part – III Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information:-

- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities;
- Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**
- Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

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 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 26<sup>th</sup> May 2017

To,  
The Catalyst Trusteeship Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2017  
Ref: No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017  
INE140R07041 -2043 Secured Debentures with Face value – Rs.1,00,000 (MircoBuild I B V)  
Consent Letter- CL/MUM/16-17/DEB/334

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017; we hereby certify the following:

## Part 1- Information to be submitted to Stock Exchange

As per Regulation 52 (4) & (5) required to file the statement to the stock exchange along with financial results and Noting Certificate of Debenture Trustees within 45 days if unaudited and 60 days if audited financial; results from the end of last half year.

- Credit rating and change in credit rating (if any); [ICRA]BBB-(stable)- No change
- Debt-equity ratio; 5.1
- 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, as per Annexure B

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	05.01.2017	33,90,215.00	23.12.2016
	Interest	05.04.2017	69,51,797.00	27.03.2017

- 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; as per Annexure C





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	05.07.2017	70,29,039
	Interest	05.10.2017	71,06,282

e) Debenture Redemption Reserve (If applicable), as per Annexure D : Not Applicable

f) Net Worth; 471,286,909

g) Net Profit after Tax; 12,254,651

h) Earnings per share; 0.75

Part II - Information to be submitted to the Debenture Trustee: In terms of the provisions of Regulation 56, you are requested to submit us 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: **Attached**

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.

b) A copy of all notices, resolutions and circulars relating to – **NIL**

- I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities;
- II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;

c) Intimations regarding:

- I. any revision in the rating; **No**
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- III. failure to create charge on the assets; **NIL**



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www.chaitanyaindia.in



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Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

d) Copy of the statement, if any filed with the stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document. NIL

e) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. – Not Applicable

## Part – III Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information:-

- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. NIL
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities;
- Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. NIL
- Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. NIL

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 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 25<sup>th</sup> May 2017

To,  
The Catalyst Trusteeship Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2017  
Ref: No. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017  
INE140R08015 -50 Unsecured Debentures with Face value – Rs.10,00,000 (Sub Debt)  
Consent Letter- CL/MUM/15-16/DEB/362

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/001 dated 1<sup>st</sup> April 2017; we hereby certify the following:

## Part 1- Information to be submitted to Stock Exchange

As per Regulation 52 (4) & (5) required to file the statement to the stock exchange along with financial results and Noting Certificate of Debenture Trustees within 45 days if unaudited and 60 days if audited financial; results from the end of last half year.

- Credit rating and change in credit rating (if any); [ICRA]BBB-(stable) No change
- Debt-equity ratio; 5.1:
- 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, as per Annexure B

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranc	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	31.12.2016	21,67,186	30.12.2016
	Interest	31.03.2017	21,25,279	30.03.2017

- 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; as per Annexure C





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	30.06.2017	21,49,255
	Interest	30.09.2017	21,73,209

e) Debenture Redemption Reserve (If applicable), as per Annexure D : Not Applicable

f) Net Worth; 471,286,909

g) Net Profit after Tax; 12,254,651

h) Earnings per share; 0.75

Part II - Information to be submitted to the Debenture Trustee: In terms of the provisions of Regulation 56, you are requested to submit us 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: **Attached**

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.

b) A copy of all notices, resolutions and circulars relating to – NIL

- I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities;
- II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;

c) Intimations regarding:

- I. any revision in the rating; No
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; NIL
- III. failure to create charge on the assets; NIL





# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

d) Copy of the statement, if any filed with the stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document. **NIL**

e) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. – **Not Applicable**

## Part – III Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information:-

- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities;
- Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**
- Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

Thanking you,  
For Chaitanya India Fin Credit Private Limited

Company Secretary

