

Dated: 19.05.2017

To,

The Secretary,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai- 400 001

Dear Sir/ Madam,

**Subject: Submission of Annual Audited Financial Results and Auditor's Report thereon with Form A for audit report with unmodified opinion of the Company for the Financial Year ended March 31, 2017**

Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, We are hereby submitting our Annual Audited Financial Results and Auditor's Report thereon with Form A for audit report with unmodified opinion of the Company for the Financial Year ended March 31, 2017.

We hereby inform you that the Board of Directors of S V Creditline Private Limited at its meeting held on May 19, 2017 (commenced at 3.00 P.M. and concluded at 7.30 P.M.) has approved Annual Audited Financial Results for the year ended March 31, 2017.

We request you that please acknowledge the receipt.

Thanking You,

For and on behalf of S V Creditline Private Limited

  
(Sanjay Dharti)  
Vice President - Company Secretary



**SV Creditline (P) Ltd.**

**CIN : U71290DL1996PTC081376**

**Head Office :** 5th Floor, Tower B, S A S Towers, Medicity, Sec-38, Gurugram, Haryana -122001  
**Tel.:** +91-124 - 4834600, **Fax.:** +91 -124 - 4679099, **E-mail :** info@svcl.in, **Website :** www.svcl.in  
**Regd. Office :** 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Dated: 19.05.2017

To,

The Secretary,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai- 400 001

Dear Sir/ Madam,

**Subject: Declaration with respect to Auditor's Report with unmodified opinion for the Financial Year ended on March 31, 2017 as per Circular No.: CIR/CFD/CMD/56/2016 of dated May 27, 2016**


This is with reference to the **Circular No.: CIR/CFD/CMD/56/2016 of dated May 27, 2016** on Disclosures of the Impact of Audit Qualifications by the Listed Entities.

We hereby declare/ certify that the Auditor's Report of dated: May 19, 2017 of the Company for the Financial Year ended March 31, 2017 is having unmodified opinion and having no adverse observation.

We request you that please acknowledge the receipt.

Thanking You,

For and on behalf of S V Creditline Private Limited

  
(Sanjay Bharti)

Vice President-Company Secretary



**SV Creditline (P) Ltd.**

**CIN : U71290DL1996PTC081376**

**Head Office : 5th Floor, Tower B, S A S Towers, Medicity, Sec-38, Gurugram, Haryana -122001**  
Tel.: +91-124 - 4834600, Fax.: +91 -124 - 4679099, E-mail : info@svcl.in, Website : www.svcl.in  
**Regd. Office : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019**

**S V Creditline Private Limited**  
**815, 8th floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019**  
**Audited financial results for the year 1 April 2016 to 31 March 2017**


(Rs. Lacs)

**STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31 MARCH 2017**

Particulars	Six months ended		Year ended	
	31 March 2017	31 March 2016	31 March 2017	31 March 2016
	Audited	Audited	Audited	Audited
<b>1 Income</b>				
(a) Revenue from operations	8,373.53	6,939.65	17,983.23	12,295.95
(b) Other income	82.50	23.87	82.52	23.92
<b>Total revenue (a+b)</b>	<b>8,456.03</b>	<b>6,963.52</b>	<b>18,065.75</b>	<b>12,319.87</b>
<b>2 Expenses</b>				
(a) Operating expense	1,298.23	822.31	2,428.68	1,363.00
(b) Employee benefit expense	2,056.03	1,520.37	3,977.23	2,530.49
(c) Finance cost	4,162.14	3,757.67	8,141.57	6,726.37
(d) Depreciation and amortisation expense	47.18	31.16	88.62	51.62
<b>Total expense (a+b+c+d)</b>	<b>7,563.58</b>	<b>6,131.51</b>	<b>14,636.10</b>	<b>10,671.48</b>
<b>3 Profit before tax (1-2)</b>	<b>892.45</b>	<b>832.01</b>	<b>3,429.65</b>	<b>1,648.39</b>
<b>4 Tax expenses</b>				
(a) Current tax charge	446.88	348.75	1,320.67	646.08
(b) Tax for earlier years	(3.05)	0.07	(3.05)	0.07
(c) Deferred tax (credit)	(103.72)	(159.32)	(101.68)	(119.16)
<b>Total Tax Expense (a+b+c)</b>	<b>340.11</b>	<b>189.50</b>	<b>1,215.94</b>	<b>526.99</b>
<b>5 Profit after tax</b>	<b>552.34</b>	<b>642.51</b>	<b>2,213.71</b>	<b>1,121.40</b>
<b>6 Paid up equity share capital (face value of Rs. 10 each)</b>	<b>4,284.61</b>	<b>4,284.61</b>	<b>4,284.61</b>	<b>4,284.61</b>
<b>7 Paid up debt capital</b>	<b>55,443.88</b>	<b>54,582.29</b>	<b>55,443.88</b>	<b>54,582.29</b>
<b>6 Earning per equity share</b>				
(a) Basic EPS before and after extraordinary items (Rs.)	0.94*	1.39*	4.55	2.52
(b) Diluted EPS before and after extraordinary items (Rs.)	0.94*	1.39*	4.55	2.52


\* refer to note 5


For and on behalf of Board Of Directors of  
**S V Creditline Private Limited**

  
**Vijay Parekh**  
 Director  
 DIN:02399890

  
**Rakesh Dubey**  
 Chief Executive Officer

  
**Sanjay Bharti**  
 Company Secretary

  
**Rakesh Arora**  
 Director  
 DIN:00125976

  
**Durgeshwar Mishra**  
 Chief Financial Officer

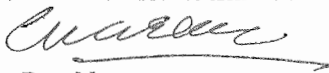


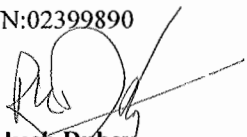
## STATEMENT OF ASSETS AND LIABILITIES AS AT 31 MARCH 2017

(Rs. Lacs)

Particulars	Year ended	
	31 March 2017	31 March 2016
	Audited	Audited
<b>A EQUITY AND LIABILITIES</b>		
<b>1 Shareholder's funds</b>		
(a) Share capital	5,784.61	6,484.61
(b) Reserves and surplus	4,388.34	2,436.76
	<b>10,172.95</b>	<b>8,921.37</b>
<b>2 Non-current liabilities</b>		
(a) Long-term borrowings	26,099.03	24,170.04
(b) Other long term liabilities	54.01	54.56
(c) Long-term provisions	499.42	120.71
	<b>26,652.46</b>	<b>24,345.31</b>
<b>3 Current liabilities</b>		
(a) Trade Payables	160.79	67.82
(b) Other current liabilities	31,221.04	34,596.02
(c) Short-term provision	760.17	557.43
	<b>32,142.00</b>	<b>35,221.27</b>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>68,967.41</b>	<b>68,487.95</b>
<b>B Assets</b>		
<b>1 Non-current assets</b>		
(a) Fixed assets	348.28	339.16
(b) Deferred tax assets (net)	272.75	171.07
(c) Loan portfolio	10,872.15	12,086.76
(d) Long-term loans and advances	1,462.55	960.59
(e) Other non - current assets	1,873.97	3,425.39
	<b>14,829.70</b>	<b>16,982.98</b>
<b>2 Current assets</b>		
(a) Trade receivables	441.25	511.32
(b) Cash and bank balances	19,815.12	13,629.19
(c) Loan portfolio	31,506.14	35,666.78
(d) Short-term loans and advances	1,013.04	1,221.98
(e) Other current assets	1,362.16	475.69
	<b>54,137.71</b>	<b>51,504.97</b>
<b>TOTAL - ASSETS</b>	<b>68,967.41</b>	<b>68,487.95</b>


For and on behalf of Board Of Directors of  
SV Creditline Private Limited

  
**Vijay Parekh**  
Director  
DIN:02399890

  
**Rakesh Dubey**  
Chief Executive Officer

  
**Sanjay Bharti**  
Company Secretary

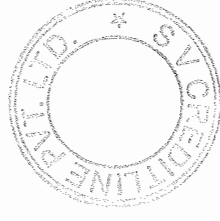
  
**Rakesh Arora**  
Director  
DIN:00125976

  
**Durgeshwar Mishra**  
Chief Financial Officer



Notes:

- 1) The above financial results have been approved by the Board of Directors at its meeting held on 19 May 2017. The Statutory Auditors of the Company have carried out an audit of the financial results for the year ended 31 March 2017 and their report is being filed with the Bombay Stock Exchange ('BSE') and is also available on the Company's website [www.svel.in](http://www.svel.in).
- 2) The figures for the half year ended 31 March 2017 and 31 March 2016 as reported in these financial results are the balancing figures between audited figures in respect of the full financial year and the published year to date figures for the six months ended 30 September 2016 and 30 September 2015 respectively.
- 3) The Company's revenue recognition policies are in accordance with the Prudential Norms and Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 for income recognition. Reversal of income, necessitated by MFI directions, has been netted off from revenue from operations.
- 4) The Company complies with the prudential norms relating to income recognition, accounting standards, asset classification and the minimum provisioning for standard, sub-standard, doubtful and loss assets, specified in the directions issued by the RBI in terms of Non-Banking Financial Company - Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 issued by RBI vide notification no. DNBR.PD.008/03.10.119/2016-17 dated 1 September 2016 and NBFC-MFI directions issued by RBI vide circular numbered RBI/2015-16/20 DNBR (PD) CC.No.047/03.10.119/2015-16 dated 1 July 2015, as amended from time to time and as applicable to the Company (herein after referred to as 'MFI directions').
- 5) Basic and diluted earnings per share for the six months ended 31 March 2017 and 31 March 2016 have been calculated for six months and not annualized.
- 6) During the current year, the Company based on the following RBI Circulars: DBR.No. BP.BC.37/21.04.048/2016-17 and DBR.No .BP .BC .49/21.04.048 /2016-17 has deferred by 90 days the recognition of a loan account as substandard. Consequently, the Company has not classified outstanding principal of loans amounting to Rs. 2,715.05 lacs (total principal outstanding Rs. 6,750.88 lacs) as substandard though they are overdue for 90 days or more as at 31 March 2017. Further in respect of the aforesaid loans the Company has accrued interest income amounting to Rs. 553.04 lacs. Had the Company not considered the deferral of recognition as enunciated by the above mentioned RBI circular, the provision for non-performing assets would have been higher by Rs. 1,357.52 lacs and profit before tax would have been lower by Rs. 1,910.57 lacs.
- 7) Other income includes interest income on fixed deposits, cash collateral, grant received, miscellaneous income, contingent provision for standard assets written back.
- 8) Pursuant to the approval of members in the Annual General Meeting of the Company held on 3 August 2016, the authorized equity capital of the Company was changed from Rs. 5,000 lacs divided into 500 lacs equity shares of the face value of Rs. 10 to Rs. 7,500 lacs divided into 750 lacs equity shares of the face value of Rs. 10 each.



9) Pursuant to approval of members in the Annual General Meeting of the Company held on 3 August 2016 the authorized preference share capital of the Company was increased from Rs. 3,500 lacs divided into 350 lacs equity shares of the face value of Rs. 10 each to Rs. 4,500 lacs divided into 450 lacs equity shares of the face value of Rs. 10 each.

10) At 31 March 2017, the Company has only one class of equity shares having a face value of Rs. 10 each. Each equity shareholder is entitled to one vote per share.

11) During the year ended 31 March 2017, the Company has issued Non-Convertible Redeemable Debentures aggregating to Rs. 4,165 lacs by way of a private placement. These debentures are listed on BSE Limited.

12) Information under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

(a) The rating for non-convertible debentures and preference shares is as under:

**All amounts are in Rs. Lacs**

Rating Agency	ISIN	Outstanding as at 31-Mar-17	Outstanding as at 31-Mar-16	Rating as at 31-March-17	Rating as at 31-March-16
ICRA Limited-NCD	INE472Q07016	-	37.50	Closed	[ICRA] BBB+ (SO)
ICRA Limited-NCD	INE472Q07024	-	333.33	Closed	Conditional [ICRA] A- (SO)
ICRA Limited-NCD	INE472Q07032	-	187.50	Closed	[ICRA] A- (SO)
ICRA Limited-NCD	INE472Q07040	-	466.67	ICRA BB+ (stable)	[ICRA] BBB+ (SO)
ICRA Limited-NCD *	INE472Q08014	1,000.00	1,000.00	ICRA BB+ (stable)	[ICRA] BBB- (stable)
ICRA Limited-NCD *	INE472Q07057	300.00	300.00	ICRA BB+ (stable)	[ICRA] BBB- (stable)
ICRA Limited-NCD	INE472Q07065	416.67	1,416.67	[ICRA] A(SO)	[ICRA] A- (SO)
ICRA Limited-NCD	INE472Q07073	2,600.00	2,600.00	ICRA BB+ (stable)	[ICRA] BBB- (stable)
ICRA Limited-NCD	INE472Q07081	2,600.00	2,600.00	ICRA BB+ (stable)	[ICRA] BBB- (stable)
ICRA Limited-NCD	INE472Q07099	4,165.00	-	ICRA BB+ (stable)	Not Applicable
ICRA Limited-CNCRPS-II #	INE472Q04021	-	700.00	Closed	[ICRA] A3
ICRA Limited-CNCRPS-III #	INE472Q04047	-	500.00	Closed	[ICRA] A3
CRISIL 12.5% SVCL CNCRPS #	INE472Q04054	1,500.00	-	[CRISIL] BB/Stable	Not Applicable
<b>Total</b>		<b>12,581.67</b>	<b>10,141.67</b>		

\* represents unlisted debt securities

# represents unlisted non-convertible redeemable preference shares



(b) Following is the information regarding interest and principal repayment of non-convertible debentures and preference shares:

**Cumulative Non-Convertible Compulsory Redeemable Preference Shares (CNCRPS)**

All amounts are in Rs. Lacs

Securities	Outstanding Amount as on 31 March 2017		Previous Due Date		Next Due Date	
	Principle	Dividend including DDT	Principle and dividend	Date	Principle	Dividend
CBCRPS-III	-	6.17	-	-	-	-
12.5% SVCL CNCRPS 2019	1500.00	22.48	31 March 2017 #	29 August 2019	31 March 2018	-

# represents last dividend payment date, principal will be redeemed on 29 August 2019.

**Non-Convertible Redeemable Debentures**

All amounts are in Rs. Lacs

ISIN	Quantity as at 31 March 2017	Outstanding as at 31 March 2017	Previous due date for payment of Interest	Previous due date for payment of Principal	Actual date of payment of Interest	Actual date of payment of Principal	Next due date for payment of Interest	Interest amount due on next payment	Principal Repayment Amount	Next due date for payment of Principal
INE472Q08014	100	1,000.00	30.03.2017	-	30.03.2017	-	29.06.2017	45.55	1,000.00	18.12.2020
INE472Q07057	30	300.00	30.03.2017	-	30.03.2017	-	29.06.2017	11.35	300.00	18.12.2020
INE472Q07065	200	416.67	27.03.2017	27.03.2017	22.03.2017	22.03.2017	26.04.2017	4.13	83.33	26.04.2017
INE472Q07073	260	2,600.00	30.11.2016	-	30.11.2016	-	30.05.2017	184.28	2,600.00	30.11.2020
INE472Q07081	260	2,600.00	05.01.2017	-	05.01.2017	-	05.07.2017	184.37	2,600.00	05.01.2021
INE472Q07099	4165	4,165.00	15.02.2017	-	17.02.2017	-	16.08.2017	296.98	4,165.00	24.08.2022
<b>Total</b>		<b>11,081.67</b>						<b>726.66</b>	<b>10,748.33</b>	

(c) As at 31 March 2017, the Company has outstanding Secured Non-convertible debentures amounting to Rs. 10,081.67 lacs. The said non-convertible debentures are secured by an adequate asset cover. Further, the Company also has unsecured non-convertible debentures amounting to Rs. 1,000 lacs.

(d) As at 31 March 2017, Debt equity ratio ('DER') = Debt [long term debt + short term debt] / Equity [paid up equity share capital and reserves and surplus] 6.39 times

(e) As at 31 March 2017, the Net worth ('NW') = Paid up equity share capital + Reserves and surplus = Rs. 8,672.95 lacs

(f) Net profit after tax for the year ended 31 March 2017: Rs. 2,213.71 Lacs



- (g) Basic and diluted Earnings per share on 31 March 2017: Rs. 4.55
- (h) Capital Redemption Reserve as at 31 March 2017: Rs. 900 Lacs. Debenture redemption reserve is not applicable to the Company.
- (i) Outstanding Redeemable Preference Shares as at 31 March 2017: Rs. 1,500 lacs
- (j) The gross NPA ratio of the Company at 31 March 2017 is 0.85% (0.34% at 31 March 2016). The net NPA ratio of the Company at 31 March 2017 is 0.30% (0.12% as at 31 March 2016)

13) Previous period(s) figures have been regrouped/ reclassified, wherever necessary to confirm to current period classifications.

*For and on behalf of the Board of Directors of*  
**SV Creditline Private Limited**



**Vijay Parekh**  
*Director*  
DIN: 02399890



**Rakesh Arora**  
*Director*  
DIN:00125976



**Rakesh Dubey**  
*Chief Executive Officer*

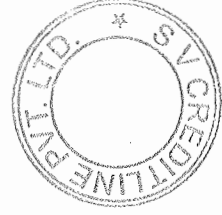


**Sanjay Bhardwaj**  
*Company Secretary*



**Durgeshwar Mishra**  
*Chief Financial Officer*

Place: Gurgaon  
Date: 19 May 2017





Dated: 26.05.2017

To  
The General Manager-Listing Compliances  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 20 cr. Statutory Compliances- Half Yearly report for the Half Year ending March 31, 2017**

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter of dated April 1, 2017, We are providing the following information:

**1) Credit Rating**

Rating Agency	ISIN	Rating as on 31.03.2017
ICRA Limited- NCD-VII	INE472Q07065	[ICRA] A- (SO)

There is no change in credit rating.

**2) Following is the information regarding interest and principal repayment of non-convertible debentures:**

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
27 <sup>th</sup> March, 2017	25 <sup>th</sup> March, 2017	26 <sup>th</sup> April, 2017

**3) Debt Equity Ratio**

As at 31 March 2017, Debt Equity ratio (DER) = 6.39

**4) Net Worth**

As at 31 March 2017, Net Worth (NW) = Rs. 8672.95 Lacs

**5) Net Profit after tax for the year ended 31 March 2017= Rs 2213.71 Lacs**

**6) Basic and diluted Earnings per share on 31 March 2017= Rs 4.55**

For and on behalf of  
S V Creditline Private Limited

(Sanjay Bharti)  
VP-Company Secretary



\*Note: As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Service Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC  
SV Creditline (P) Ltd.  
CIN : U71290DL1996PTC081376

**Head Office** : 5th Floor, Tower B, S A S Towers, Medcity, Sec-38, Gurugram, Haryana -122001  
Tel.: +91-124 - 4834600, Fax.: +91 -124 - 4679099, E-mail : info@svcl.in, Website : www.svcl.in  
**Regd. Office** : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Dated: 26.05.2017

To  
The General Manager-Listing Compliances  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 26 cr. Statutory Compliances- Half Yearly report for the Half Year ending March 31, 2017**

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter of dated April 1, 2017, We are providing the following information:

1) **Credit Rating**

Rating Agency	ISIN	Rating as on 31.03.2016
ICRA Limited- NCD-VIII	INE472Q07073	[ICRA] BB+ (Stable)

There is change in rating from [ICRA] BBB-(Stable) to [ICRA] BB+ (Stable).

2) **Following is the information regarding interest and principal repayment of non-convertible debentures:**

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
30 <sup>th</sup> November 2016	30 <sup>th</sup> November 2016	30 <sup>th</sup> May 2017

3) **3 Debt Equity Ratio**

As at 31 March 2017, Debt Equity ratio (DER) = 6.39

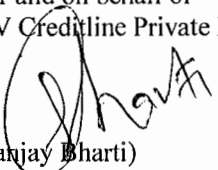
4) **Net Worth**

As at 31 March 2017, Net Worth (NW) = Rs. 8672.95 Lacs

5) **Net Profit after tax** for the year ended 31 March 2017= Rs 2213.71 Lacs

6) **Basic and diluted Earnings per share** on 31 March 2017= Rs 4.55

For and on behalf of  
S V Creditline Private Limited

  
(Sanjay Bharti)  
VP-Company Secretary



**\*Note:** As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Service Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC.

**SV Creditline (P) Ltd.**

**CIN : U71290DL1998PTC081876**

**Head Office :** 5th Floor, Tower B, SAS Towers, Medicity, Sec-38, Gurugram, Haryana -122001  
**Tel.:** +91-124-4834600, **Fax.:** +91-124-4879999, **E-mail :** info@svcl.in, **Website :** www.svcl.in  
**Regd. Office :** 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Dated: 26.05.2017

To  
The General Manager-Listing Compliances  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 41.65 cr. Statutory Compliances- Half Yearly report for the Half Year ending March 31, 2017**

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter of dated April 1, 2017, We are providing the following information:

**1) Credit Rating**

Rating Agency	ISIN	Rating as on 31.03.2016
ICRA Limited- NCD-X	INE472Q07099	[ICRA] BB+ (Stable)

There is change in rating from [ICRA] BBB- to [ICRA] BB+ (Stable).

**2) Following is the information regarding interest and principal repayment of non-convertible debentures:**

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
15 <sup>th</sup> February 2017	13 <sup>th</sup> February 2017	16 <sup>th</sup> August 2017

**3) Debt Equity Ratio**

As at 31 March 2017, Debt Equity ratio (DER) = 6.39

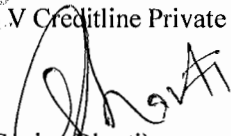
**4) Net Worth**

As at 31 March 2017, Net Worth (NW) = Rs. 8672.95 Lacs

**5) Net Profit after tax for the year ended 31 March 2017= Rs 2213.71 Lacs**

**6) Basic and diluted Earnings per share on 31 March 2017= Rs 4.55**

For and on behalf of  
S.V Creditline Private Limited

  
(Sanjay Bharti)  
VP-Company Secretary



**\*Note:** As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Service Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC.

**SV Creditline (P) Ltd.**

**CIN : U71290DL1996PTC081376**

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**Regd. Office :** 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Dated: 26.05.2017

To  
The General Manager-Listing Compliances  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures ("NCD") aggregating to INR 26 cr. Statutory Compliances- Half Yearly report for the Half Year ending March 31, 2017**

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter of dated April 1, 2017, We are providing the following information:

1) **Credit Rating**

Rating Agency	ISIN	Rating as on 31.03.2016
ICRA Limited- NCD-IX	INE472Q07081	[ICRA] BB+ (Stable)

There is change in rating from [ICRA] BBB-(Stable) to [ICRA] BB+ (Stable).

2) **Following is the information regarding interest and principal repayment of non-convertible debentures:**

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
05 <sup>th</sup> January 2017	06 <sup>th</sup> January 2017	05 <sup>th</sup> July 2017

3) **Debt Equity Ratio**

As at 31 March 2017, Debt Equity ratio (DER) = 6.39

4) **Net Worth**

As at 31 March 2017, Net Worth (NW) = Rs. 8672.95 Lacs

5) **Net Profit after tax** for the year ended 31 March 2017= Rs 2213.71 Lacs

6) **Basic and diluted Earnings per share** on 31 March 2017= Rs 4.55

For and on behalf of  
S V Creditline Private Limited

(Sanjay Bharti)  
VP-Company Secretary



\*Note: As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Service Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC

SV Creditline (P) Ltd.  
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Regd. Office : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019



**ANNEXURE - B**

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

<b>Series / Tranche</b>	<b>Type (Principal / Interest)</b>	<b>Due date of payment</b>	<b>Amount (Rs.)</b>	<b>Actual date of payment</b>
NCD-4	Interest + Principal	2 <sup>nd</sup> October, 2016	60,16,334	28 <sup>th</sup> September, 2016
NCD-7	Interest + Principal	26 <sup>th</sup> October, 2016	92,39,511	21 <sup>st</sup> October, 2016
NCD-2	Interest	28 <sup>th</sup> October, 2016	1,30,195	25 <sup>th</sup> October, 2016
NCD-4	Interest + Principal	2 <sup>nd</sup> November, 2016	59,59,534	28 <sup>th</sup> October, 2016
NCD-7	Interest + Principal	28 <sup>th</sup> November, 2016	92,39,957	22 <sup>nd</sup> November, 2016
NCD-2	Interest + Principal	28 <sup>th</sup> November, 2016	68,01,156	25 <sup>th</sup> November, 2016
NCD-8	Interest	30 <sup>th</sup> November, 2016	1,85,90,000	30 <sup>th</sup> November, 2016
NCD-4	Interest + Principal	2 <sup>nd</sup> December, 2016	58,94,412	28 <sup>th</sup> November, 2016
NCD-7	Interest + Principal	26 <sup>th</sup> December, 2016	90,24,911	21 <sup>st</sup> December, 2016
NCD-2	Interest	28 <sup>th</sup> December, 2016	65,097	23 <sup>rd</sup> December, 2016
NCD-9	Interest	5 <sup>th</sup> January, 2017	1,86,92,698	6 <sup>th</sup> January, 2017



NCD-7	Interest + Principal	26 <sup>th</sup> January, 2017	90,16,344	21 <sup>st</sup> January, 2017
NCD-2	Interest + Principal	28 <sup>th</sup> January, 2017	67,33,878	25 <sup>th</sup> January, 2017
NCD-10	Interest	15 <sup>th</sup> February, 2017	2,84,77,903	13 <sup>th</sup> February, 2017
NCD-7	Interest + Principal	27 <sup>th</sup> February, 2017	89,50,353	20 <sup>th</sup> February, 2017
NCD-7	Interest + Principal	27 <sup>th</sup> March, 2017	87,95,610	25 <sup>th</sup> March, 2017

**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.)
NCD-7	Interest+ Principal	26 <sup>th</sup> April, 2017	87,46,403
NCD-7	Interest+ Principal	26 <sup>th</sup> May, 2017	86,63,802
NCD-8	Interest	30 <sup>th</sup> May, 2017	1,84,28,578
NCD-7	Interest+ Principal	26 <sup>th</sup> June, 2017	85,89,303
NCD-9	Interest	5 <sup>th</sup> July, 2017	1,84,37,205
NCD-7	Interest+ Principal	26 <sup>th</sup> July, 2017	84,98,602
NCD-10	Interest	16 <sup>th</sup> August, 2017	2,96,98,162
NCD-7	Interest+ Principal	28 <sup>th</sup> August, 2017	84,24,306

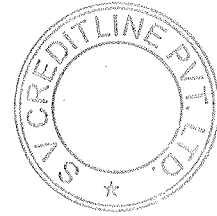
Company does not expect default in payment of principal / interest due in next half year



**ANNEXURE - D**

**Details of Debenture Redemption Reserve (If applicable):**

<b>Series / Tranche</b>	<b>Amount of issue Rs. (In Cr.)</b>	<b>DRR required to be created Rs. (In Cr.)</b>	<b>DRR created upto 31.03.2017 Rs. (In Cr.)</b>	<b>Funds invested for debentures maturing during the year</b>
N.A				





# B S R & Associates LLP

Chartered Accountants

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## Independent Auditor's Report on Annual Financial Results of S V Creditline Private Limited

(Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To  
**The Board of Directors of  
S V Creditline Private Limited**

We have audited the financial results of S V Creditline Private Limited ('the Company') for the year ended 31 March 2017, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 read with read with SEBI Circular No. CIR/IMD/DF1/9/2015 dated 27 November 2015 and CIR/MD/DF169/2016 dated 10 August 2016 (collectively referred to as 'Listing Regulations'). Attention is drawn to the fact that the figures for the half year ended 31 March 2017 as reported in these financial results are the balancing figures between audited figures in respect of the full financial year and the published year to date figures for the six months ended 30 September 2016.

These financial results have been prepared by the Company on the basis of the annual financial statements and audited financial results for the half year ended 30 September 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 which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013 read with Rule 7 of Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We conducted our audit in accordance with the Standards on Auditing ('the Standards') specified under Section 143(10) of the Companies Act, 2013. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.



**B S R & Associates LLP**

In our opinion and to the best of our information and according to the explanations given to us, these financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 in this regard; and
- (ii) give a true and fair view of the net profit and other financial information for the year ended 31 March 2017.

*For B S R & Associates LLP*

*Chartered Accountants*

Firm registration number: 116231W/W-100024



**Manish Gupta**

*Partner*

Membership No. 095037

Place: Gurgaon

Date: 19 May 2017