



April 21, 2017

To,

**Bombay Stock Exchange Limited,**  
P J Towers, Dalal Street,  
**Mumbai - 400001, India**

Dear Sir/Madam,

**Sub: Half yearly communication to Exchanges/Debenture holders for the half-year ending 31<sup>st</sup> March 2017, our various Non-Convertible Debentures issuances.**

Following are the information details of Non-Convertible Debentures issued till 31<sup>st</sup> Mar 2017:

Particulars	Amount (Rs)
Series 4 – 387 Debentures of Rs.10,00,000/- each, allotment completed on 20 Nov 2014	38,70,00,000
Series 5 – 420 Debentures of Rs.10,00,000/- each, allotment completed on 25 Jun 2015	42,00,00,000
Series 6 – 680 Debentures of Rs.10,00,000/- each, allotment completed on 27 Jul 2015	68,00,00,000
Series I – 750 Debentures of Rs.10,00,000/- each, allotment completed on 30 Nov 2016	75,00,00,000
Series II – 500 Debentures of Rs.10,00,000/- each, allotment completed on 6 Jan 2017	50,00,00,000

SI No	Particulars	Series 4	Series 5	Series6	Series I and Series II
a	Credit Rating from ICRA Limited	A- with stable outlook effective date June 15, 2016			
b	Asset Cover Available	100%	100%	100%	100%
c	Debt Equity Ratio	1.3			
d	Previous due date for payment of principle & Interest	Please refer Annexure A			
e	Next due date of payment of principal & Interest	Please refer Annexure B			
f	Debt service coverage ratio	2.05			

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g	Interest service coverage ratio	1.79
h	Debenture redemption reserve	Please refer Annexure C
i	Net worth	₹541 Crs (Based on Provisional financials of March 31, 2017)
j	Net profit after tax	₹33 Crs (Based on Provisional financials of March 31, 2017)
k	Earnings per share	Basic – Annualized : ₹42.54 per share Diluted – Annualized : ₹4.72 per share (Based on Provisional financials of March 31, 2017)

For **Vistaar Financial Services Private Limited**

**Sudesh Chinchewadi**  
**Chief Financial Officer & Company Secretary**

## Vistaar Financial Services Private Limited

Annexure for half yearly communication to BSE on various NCD issuances;

### Annexure A

Details of redemption & Payment of interest during last half year ending 31.03.2017

Series / Tranche	Type (Principle / Interest)	Due date of Payment	Amount (Rs.)	Actual Date of Payment
Series 4	Interest	13 <sup>th</sup> Nov 2016	2,66,23,479	11 <sup>th</sup> Nov 2016
Series 5	Interest	25 <sup>th</sup> Dec 2016	2,79,01,233	23 <sup>rd</sup> Dec 2016
Series 6	Interest	27 <sup>th</sup> Jan 2017	4,03,24,932	27 <sup>th</sup> Jan 2017
Series I	Interest	28 <sup>th</sup> Feb 2017	2,11,74,658	28 <sup>th</sup> Feb 2017

### ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 31.03.2017 to 1.10.2017

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series 4	Principal & Interest	13 <sup>th</sup> May 2017	12,26,57,795
Series 5	Interest	25 <sup>th</sup> June 2017	2,77,48,767
Series 6	Interest	27 <sup>th</sup> July 2017	3,96,71,014
Series I	Interest	30 <sup>th</sup> May 2017 & 30 <sup>th</sup> Aug 2017	4,30,55,137
Series II	Interest	6 <sup>th</sup> Apr 2017 & 6 <sup>th</sup> July 2017	2,83,89,726

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

### ANNEXURE C

Details of Debenture Redemption Reserve (If applicable):

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2017 Rs. (In Cr.)	Funds invested for debentures maturing during the year
Series 4	38.7	NA (Please refer notes)		Nil
Series 5	42.0			Nil
Series 6	68.0			Nil
Series I & Series II	125.0			Nil

Note: Debenture Redemption reserve is not applicable, Since the Nonconvertible debentures referred to above are issued under private placement scheme, the company is not required to create a DRR