

No.CTL/DEB/17-18/Noting Certificate

November 15, 2017

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Chaitanya India Fin Credit Private Limited** (“**the Company**”) for the Half year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited


Authorised Signatory



Encl: Results submitted by Company





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: 14.11.2017

To,
The Catalyst Trusteeship Limited

Sub: Listed NCD - Statutory Compliance Report for the half year ended September 30, 2017

Ref: CTL/MUM/Compliance/Half-Yearly/2017-18/269 dated 28th September 2017

Dear Sir,

This is with reference to above periodical report according to Regulation 52, 56 & 58 of Securities and Exchange Board of India (Listing Obligations and Disclosure requirements Regulation) Regulation 2015; we hereby certify the Half Yearly reports for the following ISINs:

Sl.NO	ISINs
1	INE140R07041
2	INE140R07058

Part 1- Information to be submitted to Stock Exchange (Regulation 52):

- a. Un-audited or audited financial results for the half year ended as on September 30, 2017 signed by Statutory Auditor. Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Director within 45 days from the end of Half Year - **Attached**

- b. Credit rating and change in credit rating (if any) : **There is no change in credit rating**

Sl.NO	ISINs	Credit Rating
1	INE140R07041	[ICRA]BBB-(stable)
2	INE140R07058	[ICRA]BBB-(stable)

- c. Asset cover available, in case of non-convertible debt securities.

Sl. No	ISIN No	Certificate
1	INE140R07041	Attached
2	INE140R07058	Attached

- d. Debt-equity ratio: **5.70**

- e. 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; in the format Annexure A. - **Attached**





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

- f. 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; in the format Annexure B - **Attached**
- g. Debt service coverage ratio (not applicable for NBFC): **Not applicable for NBFC.**
- h. Interest service coverage ratio (*not applicable for NBFC*) : **Not applicable for NBFC.**
- i. Debenture Redemption Reserve (If applicable), as per Annexure D :**Not Applicable**
- j. Net Worth : Rs. 47,17,93,109
- k. Net Profit after Tax : Rs. (7,94,93,799)
- l. Earnings per share : Rs. (8.65)

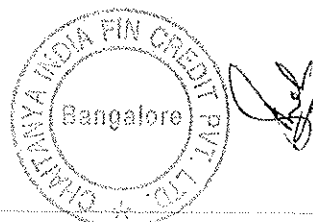
Part II - Information to be submitted to the Debenture Trustee (Regulation 56):

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 Statutory 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 –
 - i. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities; **NIL**
 - 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; **NIL**
- c. Intimations regarding:
 - i. any revision in the rating; **NIL**
 - 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. a half yearly certificate regarding maintenance of hundred present Asset cover in respect of listed non-convertible debt securities, by either a practicing company secretary or a practicing chartered accountant, along with the half yearly financial results. (not applicable for NBFC): **Not applicable for NBFC.**

Part – III Information to be submitted to the Debenture holders (Regulation 58):

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

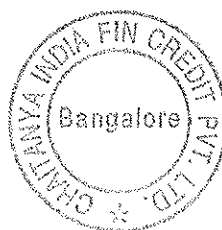
- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities; **Attached**
- Notice(s) of all meetings 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**

Part – IV Additional Information to be submitted to the Debenture Trustee:

- a) 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**

Thanking you,
For Chaitanya India Fin Credit Private Limited

Company Secretary



Half-Yearly Compliance - Listed NCDs - Statement on ISIN, payment on due dates, Credit rating & DRR Requirement

Annexure

Sr. No.	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Issue Size (per ISIN) Rs Crore	Listed / Unlisted	Secured / Unsecured	Details of redemption & payment of interest during last half-year ending Sept 30, 2017				Details of redemption & payment of interest due in the next half-year i.e. 01.10.2017 - 31.03.2018				Details of Debenture Redemption Reserve (if applicable)				Change in Credit Rating during Half Year ended Sept 30, 2017
							Principal / Interest	Due Date	Amount (Rs)	Actual Payment date	Date of information sharing with Agency (in case of default)	Principal / Interest	Due Date	Amount (Rs)	DRR required to be created (Rs Crore)	DRR Created upto Sep 30, 2017 (Rs Crore)	Sunds invested for debentures maturing this year	Credit Rating Agency & Rating as on September 30, 2017	
1	CL/MUM/17-18/DEB/67	12-Jun-17	INE140R07058	25.00	Listed	Secured	NA	NA	NA	NA	Nil	Interest	29-12-2017	164,31,018.49	NA	NA	NA	[ICRA]BBB- (stable)	No
2	CL/MUM/16-17/DEB/334	27-Oct-16	INE140R07041	20.43	Listed	Secured	Interest	05-04-2017 05-07-2017	69,51,797.00 70,29,039.00	04-04-2017 04-07-2017	Nil	Interest	05-10-2017 05-01-2018	71,06,282.00 71,06,282.00	NA	NA	NA	[ICRA]BBB- (stable) [ICRA]BBB- (stable)	No No

** In case of any ISIN omitted by us due to oversight, kindly add them while furnishing information.





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

Date: 25-10-2017

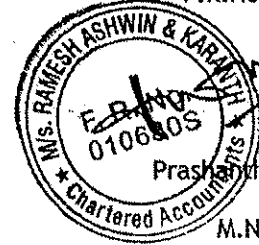
To
Catalyst Trusteeship Ltd.
Office No. 83-87, 8th floor,
Mittal tower, B Wing,
Nariman Point, Mumbai - 21

Dear Sir,

THIS IS TO CERTIFY THAT Chaitanya India Fin Credit Pvt Ltd bearing CIN: U67190KA2009PTC049494 having registered office No 312, 14-P, Skyline Surabhi Apartments, Banashankari 3rd Stage, Bangalore - 560085 has utilized proceeds raised through issue of 13.80% Non-Convertible debentures for fulfilling funding requirements and diversifying funding sources of the Company as mentioned in the information Memorandum dated 19th November 2016. Detail whereof is given below:

Given and issued at Bangalore this 25th day of October, 2017.

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



Prashanth Karanth
Partner
M.No.214235

#37/E, 2nd Floor, Beside Surana College, South End Road, 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 B R (M.No : 214199) Mob: 9886415958

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

Date: 25-10-2017

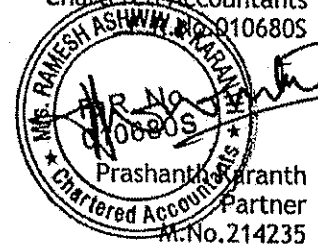
To
Catalyst Trusteeship Ltd.
Office No. 83-87, 8th floor,
Mittal tower, B Wing,
Nariman Point, Mumbai - 21

Dear Sir,

THIS IS TO CERTIFY THAT Chaitanya India Fin Credit Pvt Ltd bearing CIN: U67190KA2009PTC049494 having registered office No 312, 14-P, Skyline Surabhi Apartments, Banashankari 3rd Stage, Bangalore - 560085 has utilized proceeds raised through issue of 12.40% Non-Convertible debentures for fulfilling funding requirements and diversifying funding sources of the Company as mentioned in the information Memorandum dated 22nd June 2017. Detail whereof is given below:

Given and issued at Bangalore this 25th day of October, 2017.

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



#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

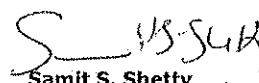
**NO. 312,14-P.Skyline Surabhi Apartments, Vidyaapeeta Main Road, BSK 3rd stage,
BANGALORE - 560 085**

Balance Sheet

Particulars	Note	As at 30th September 2017	As at 30th September 2016
I. EQUITY AND LIABILITIES			
1 Shareholder's Funds			
(a) Share Capital	1	2071,36,070	1829,15,670
(b) Reserves and Surplus	2	2646,57,021	2933,67,852
2 Share application money pending allotment		19	-
3 Non-Current Liabilities			
(a) Long-term borrowings	3	24379,38,871	20725,87,281
(b) Sub Debt	4	2500,00,000	1000,00,000
(c) Long term provisions	5	-	-
4 Current Liabilities			
(a) Short Term Borrowings	6	-	-
(b) Trade payables	7	152,92,628	1121,11,862
(c) Other current liabilities	8	170,04,385	210,56,067
(d) Short-term provisions	9	1495,90,929	644,11,912
Total		33416,19,923	28464,50,644
II. Assets			
1 Non-current assets			
(a) Fixed assets	10		
(i) Tangible assets		211,34,825	185,30,644
(ii) Intangible assets		13,21,956	13,26,293
(b) Deferred tax assets (Net)		359,76,758	78,59,027
(c) Long term loans and advances	11	79,32,618	797,08,828
(d) Other non-current assets	12	1875,64,761	1961,52,116
2 Current assets			
(a) Current investments	13	700,00,000	600,00,000
(b) Cash and cash equivalents	14	812,01,823	828,83,953
(c) Short-term loans and advances	15	28511,07,036	23352,84,841
(d) Other current assets	16	853,80,147	647,04,943
Total		33416,19,923	28464,50,644

For and on behalf of the board

For CHAITANYA INDIA FIN CREDIT PVT. LTD.


Samit S. Shetty
Managing Director
Place: Bangalore
Date: 14.11.2017



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

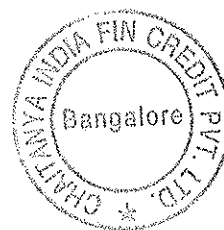
Profit and Loss statement

Particulars	Note	As at 30th September 2017	As at 30th September 2016
I. Revenue from operations	0	3037,09,073	3120,08,337
II. Other Income	18	244,55,387	86,33,294
III. Total Revenue (I + II)		3281,64,460	3206,41,631
IV. Expenses:			
Employee benefit expense	19	1300,37,907	824,96,961
Financial costs	20	1746,77,792	1607,94,730
Depreciation and amortization expense	10	52,34,394	40,97,056
Administrative & Other expenses	21	522,13,027	425,57,491
Bad Debts Written off		-	-
Provision for Loan Assets as Per RBI Guidelines		670,31,538	51,52,659
Total Expenses		4291,94,659	2950,98,897
V. Profit before exceptional and extraordinary items and tax	(III - IV)	(1010,30,198)	255,42,734
VI. Exceptional Items			
VII. Profit before extraordinary items and tax (V - VI)		(1010,30,198)	255,42,734
VIII. Extraordinary Items			
IX. Profit before tax (VII - VIII)		(1010,30,198)	255,42,734
X. Tax expense:			
(1) Current tax		-	82,87,340
(2) Deferred tax		(215,36,399)	-
XI. Profit(Loss) from the period from continuing operations	(VII-VIII)	(794,93,799)	172,55,394
XII. Profit/(Loss) from discontinuing operations		-	-
XIII. Tax expense of discounting operations		-	-
XIV. Profit/(Loss) from Discontinuing operations (XII - XIII)		-	-
XV. Profit/(Loss) for the period (XI + XIV)		(794,93,799)	172,55,394
XVI. Earning per equity share:			
(1) Basic		(8.65)	0.94
(2) Diluted		(8.65)	0.94

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

S. S. Shetty

Samit S. Shetty
Managing Director
Place: Bangalore
Date: 14.11.2017



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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

Notes TO BALANCE SHEET**Note : 1 Share Capital**

AUTHORISED SHARE CAPITAL :

2,50,00,000 Equity Shares of Rs. 10/- each

(Previous Year 2,50,00,000 Equity Shares of Rs. 10/- each)

ISSUED ,SUBSCRIBED & PAID UP CAPITAL :

2,07,13,607 Equity Shares of Rs. 10 each fully paid up

(Previous Year 1,82,91,567 Equity Shares of Rs. 10/- each)

As at 30th September 2017	As at 30th September 2016
2500,00,000	2500,00,000
2071,36,070	1829,15,670
2071,36,070	1829,15,670

Note : 2 Reserve & Surplus**Share Premium Account**

As at Commencement of the Year

Add : Received on further issue of shares

Statutory Reserve

As at Commencement of the Year

Add : Transferred from Profit & Loss Account

Balance as per Profit & Loss Account

As at Commencement of the Year

Add : Profit for the Year

Less: Transferred to Statutory Reserve during the year

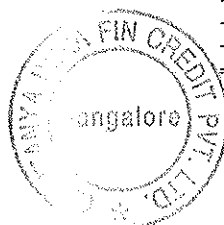
2327,96,970	878,93,408
557,79,581	1449,03,562
2885,76,551	2327,96,970
114,19,250	89,68,320
-	-
114,19,250	89,68,320
441,55,019	343,47,167
(794,93,799)	172,55,394
(353,38,781)	516,02,562
-	-
(353,38,781)	516,02,562
2646,57,021	2933,67,852

Note : 3 Long-Term Borrowings**A) Secured Loans****Long Term Loans - From Banks**

Term Loan From NABARD (Secured with Book Debts)	499,99,332	1166,64,666
Term Loan From Dena Bank (Secured with Book Debts)	1697,85,907	553,84,441
Term Loan From South Indian Bank (Secured with Book Debts)	557,88,000	360,15,000
Term Loan From Ratnakar Bank Bank (Secured with Book Debts)	428,57,143	1000,00,000
Term Loan From IDBI Bank (Secured with Book Debts)	16,66,102	494,96,670
Term Loan From Union Bank Of India(Secured with Book Debts)	-	159,37,500
Term Loan From Canara Bank(Secured with Book Debts)	249,99,998	466,66,666
Term Loan From SBM(Secured with Book Debts)	190,00,439	354,93,228
Term Loan From Vijaya Bank (Secured with Book Debts)	32,22,670	160,49,082
Term Loan From Maanaveeya (Secured with Book Debts)	708,27,000	1270,88,666
Term Loan From Dhanalakshmi Bank (Secured with Book Debts)	90,90,905	272,72,725
Term Loan From Bank of Maharashtra (Secured with Book Debts)	105,88,905	295,38,905
Term Loan From DCB (Secured with Book Debts)	300,00,000	737,50,000
Term Loan From Kaveri Grameen Bank (Secured with Book Debts)	122,19,997	233,33,200
Term Loan From Kotak Mahindra Bank (Secured with Book Debts)	104,16,667	354,16,667
Term Loan From Karnataka Bank (Secured with Book Debts)	169,23,076	200,00,000
Term Loan From State Bank of India (Secured with Book Debts)	276,66,466	442,77,942
Term Loan From Manappuram (Secured with Book Debts)	249,99,998	416,66,666
Term Loan From Relligare (Secured with Book Debts)	670,93,166	1258,21,144
Term Loan from MAS Finance (Secured with Book Debts)	916,66,682	841,66,676
Term Loan from IFMR (Secured with Book Debts)	2075,44,290	2630,71,919
Term Loan from Ananya (Secured with Book Debts)	-	111,11,091
Term Loan from Reliance Capital Ltd.(Secured with Book Debts)	1161,78,175	-
Term Loan from Caspian Impact Investment Pvt. Ltd.(Secured with Book Debt)	-	132,14,285
Term Loan from Habitat Micro Build India (Secured with Book Debts)	486,46,281	690,07,610
Term Loan from Capital First Securities Ltd. (Secured with Book Debts)	266,66,667	466,66,666
Term Loan from Hero Fin Corp (Secured with Book Debts)	233,80,456	500,00,000
Term Loan From AU Finance 2 (Secured with Book Debts)	374,99,995	874,99,999
Term Loan From Jain Sons Finlease (Secured with Book Debts)	533,39,407	479,88,430
Term Loan From Tata Capital (Secured with Book Debts)	229,17,100	479,16,700
Term Loan from Bandhan Bank (Secured with Book Debts)	444,44,445	-
Term Loan From Nabkisan (Secured with Book Debts)	666,58,560	1000,00,000
Term Loan From SIDBI (Secured with Book Debts)	800,02,000	1000,00,000
Term Loan From Hinduja Leyland (Secured with Book Debts)	700,00,000	-
Term Loan From HDFC (Secured with Book Debts)	462,77,818	-
Vehicle Loan From ICICI Bank (Secured by hypothecation of Vehicle Loan From HDFC BANK VL (Secured by hypothecation of Hypothecation Loan From ICICI Bank (Motor Car	4,21,581	1,22,318
Vehicle Loan From SIB Bank (Secured by hypothecation of	16,312	1,46,343
	-	1,35,578
	15828,05,540	19409,20,782

Long Term Loans - Others

Non Convertible Debenture	7843,00,000	441,66,500
B) Unsecured Loans		
Term Loan from Caspian Impact Investment Pvt. Ltd.	208,33,331	374,99,999
Term Loan from IFMR Capital Fimpect (NCD)	500,00,000	500,00,000
	24379,38,871	20725,87,281
Note : 4 Sub Debt		
Sub Debt from Capital First Securities Ltd.	500,00,000	500,00,000
Sub Debt from IFMR Capital Fimpect (NCD)	500,00,000	500,00,000
Sub Debt from Karvy Capital (NCD)	1500,00,000	-
	2500,00,000	1000,00,000
Note : 5 Long Term Provisions		
For Other		
Contingent Provision Against Standard Assets (Long Term)	-	-
Note : 6 Short Term Borrowings		
Secured Borrowings		
CC from AU Fianancials Pvt. Ltd.(Secured with Book Debts)	-	-
	-	-
Unsecured Borrowings		
Note : 7 Trade Payable		
Payable to IFMR Capital MOSEC for Securitization	66,28,749	587,33,021
Payable to MAS Finance	(18,67,993)	299,89,086
Payable to Others	2,71,518	71,087
Payable to Unitus Capital Pratham	23,72,796	-
Payable to CRIDSPL	78,87,558	233,18,668
	152,92,628	1121,11,862
Note : 8 Other Current Liabilities		
Current Maturities of Long-term Debt		
Interest Accrued but not due on Borrowings	96,61,393	139,80,284
Other Payables		
EPF Payable	41,83,438	18,81,358
ESI Payable	2,07,373	1,32,521
Profession Tax Payable	74,309	41,105
Statutory Audit fees Payable	47,250	-
GST Payable	10,66,311	-
Income Tax Payable	-	30,79,917
TDS Payable	17,64,312	19,40,882
	170,04,385	210,56,067
Note : 9 Short-Term Provisions		
Provision for Employee Benefits		
Salary Payable	33,15,664	123,61,665
Gratuity Payable	95,99,298	59,57,061
Exgratia Payable	25,43,159	40,00,000
SIP Contribution Payable	38,300	-
Others		
Insurance Claim Payable	22,91,630	20,80,673
Contingent Provision Against Standard Assets	1012,86,073	239,53,154
Provision for Cash Loss	-	40,721
Insurance Premium Payable	55,25,892	107,85,028
Expenses Payable	36,833	7,500
Rent Payable	11,02,105	7,75,386
Professional Charges Payable	13,48,783	3,02,170
Securitisation Expenses Payable	15,000	15,000
Interest Payable on NCD	215,22,996	98,061
Deferred Income on Securitisation	2,90,877	36,23,567
Telephone & Internet Charges Payable	6,16,222	4,02,493
Electricity Charges Payable	58,097	9,434
	1495,90,929	644,11,912
Note : 11 Long-Term Loans & Advances		
Other Loans & Advances		
Secured, Considered Good		
Vehicle Loan to Staff	-	-
2 Wheeler Loan		
2 Wheeler Loans	283,74,942	1264,38,352
2 Wheeler Securitisation	278,05,110	1250,29,281
Own 2 Wheeler Portfolio	5,69,832	14,09,071
Housing Loans	640,36,897	770,56,675
MHL Securitisation	586,14,318	-
Own MHL Portfolio	54,22,579	770,56,675
Personal Loan to Staff	19,40,207	12,43,082
	79,32,618	797,08,828



S - 15566

Note : 12 Other Non Current Assets

Cash Margin with Dena Bank	277,54,863	167,40,730
Cash Margin with South Indian Bank	55,31,500	80,00,000
Cash Margin with IFMR CAPITAL MOSEC PHAENNA	-	19,30,274
Cash Margin with IFMR CAPITAL MOSEC ARCTURUS	53,96,398	50,35,471
Cash Margin with IFMR CAPITAL MOSEC EPOCH	-	30,38,945
Cash Margin with IFMR CAPITAL ARRYN	80,17,937	75,55,354
Cash Margin with IFMR CAPITAL HATLEN	84,31,683	80,74,503
Cash Margin with IFMR CAPITAL BARATHEON	125,66,809	121,28,212
Cash Margin with UNITUS CAPITAL PRATHAM	58,00,710	-
FD with AXIS Bank	-	1,33,711
Cash Margin with IDBI Bank	27,03,626	112,59,555
Cash Margin with UBI Bank	-	45,94,714
Cash Margin with Canara Bank	55,06,394	86,17,547
Cash Margin with SBM	56,96,719	53,20,457
Cash Margin with Vijaya Bank	35,94,718	33,17,737
Cash Margin with Dhanalaxmi Bank	58,00,567	54,35,600
Cash Margin with Bank of Maharashtra	57,88,328	54,07,888
Cash Margin with SBI	51,54,482	48,28,554
Cash Margin with Karnataka Bank	21,50,781	20,06,861
Cash Margin with Kaveri Grameen Bank	33,24,441	30,58,167
Cash Margin with Kotak Mahindra Bank	54,09,840	50,53,613
Cash Margin with DCB	43,29,523	93,11,639
Cash Margin with SIDBI	79,87,341	77,50,000
Cash Margin with Ratnakar Bank	53,00,322	50,00,000
Cash Margin with MAS Financial	106,73,642	155,33,786
Cash Margin with IFMR	-	31,79,653
Cash Margin with Ananya	-	53,29,119
Cash Margin with Habitat	15,90,990	15,37,400
Cash Margin with Religare	118,73,198	113,04,677
Cash Margin with Hero Fin Corp	26,44,448	25,00,000
Cash Margin with Tata Capital	41,52,310	40,00,000
Cash Margin with Tata Capital BC	50,00,000	-
Cash Margin with Nabkisan	51,79,505	50,00,000
Cash Margin with Bandhan Bank	25,36,069	-
Cash Margin with HDFC Bank	25,00,000	-
Rent Deposit	51,11,188	41,24,688
Telephone Deposit	49,279	37,341
Other Deposit	7,150	5,920
	1875,64,761	1961,52,116

Note : 13 Current Investment

Investment in HDFC Daily Dividend Plan	700,00,000	600,00,000
	700,00,000	600,00,000

Note : 14 Cash & Bank balances

Cash In Hand	91,29,344	55,21,188
Cash at Bank	720,72,479	773,62,765
	812,01,823	828,83,953

Note : 15 Short-term Loans & Advances

A) Others		
Loans towards Financing Activities		
Secured Advances		
Gold Loan	38,41,052	154,86,928
Unsecured Advances		
Micro Finance Loans	29208,43,070	28130,35,361
JLG Securitised Portfolio	830,32,335	5195,42,233
Own JLG Loan Portfolio (Short Term)	28378,10,735	22934,93,128
Urban Student Loan	18,20,597	78,69,559
Total Short-term Loans towards Financing Activities	28434,72,384	23168,49,615
Interest Accrued on Loan Portfolio	27,32,999	165,20,499
Advance to Suppliers & Others	41,57,985	16,94,988
Loan & Advance to Staffs	7,43,668	2,19,739
	28511,07,036	23352,84,841

Note : 16 Other Current Assets

Prepaid Expenses	77,92,338	9,50,105
Advance Tax Paid	14,87,835	-
TDS on Interest Received	2,09,283	1,08,632
TDS on Commission Received	642	2,20,240
Retention Money on Muthoot Financial Services Ltd Buyout	-	6,27,822
Retention Money on MAS Financial Services Ltd Buyout	8,63,020	73,54,402
Retention Money on CRIDSPL Buyout	160,38,048	31,78,560
Retention Money on IFMR Capital Arryn Securitisation	53,96,681	53,96,681
Retention Money on IFMR Capital Hatlen Securitisation	57,67,502	57,67,502
Retention Money on IFMR Capital Baratheon Securitisation	121,28,212	121,28,212
Retention Money on Unitus Capital	51,79,377	-
Receivable from CRIDS	68,01,877	113,81,309
CENVAT Credit	-	28,000
Advance EMI On Term Loan	83,33,334	-
Other Receivable	9,27,804	79,485
Interest Accrued but not due	54,66,193	58,16,462
Insurance Claim Receivable	89,88,000	116,67,531
	853,80,147	647,04,943

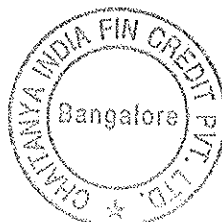


S-13564

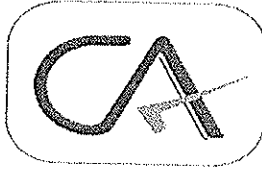
CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
NO. 312,14-P,Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd stage,
BANGALORE - 560 085

Notes TO PROFIT & LOSS STATEMENT

	For the Year ended 30th September 2017	For the Year ended 30th September 2016
Note : 17 Operating Income		
Interest Received from Customers	2784,91,697	2618,32,286
Loan Processing Fees	245,50,955	297,74,805
Securitization Income	6,66,421	204,01,246
	3037,09,073	3120,08,337
Note : 18 Other Incomes		
Short Term Capital Gain on Mutual Fund Investment	80,92,364	10,24,328
Interest on FD	75,63,912	65,93,140
Loan Processing Fees from employee loan	9,500	7,230
Interest on employee loan	1,53,314	1,05,343
Service Fees Received	83,22,999	-
Training & Support Fees Received	-	1,00,904
Other Income	3,13,298	8,02,349
	244,55,387	86,33,294
Note : 19 Employees Remuneration & benefits		
Salary, Wages, Allowances & other Benefits	1020,18,537	589,46,514
Directors Remuneration	36,00,000	30,90,000
Accidental & Medical Insurance	6,93,118	3,74,260
P. F. , ESI & Other Contribution	119,49,008	59,18,380
Gratuity Paid	30,00,000	23,00,000
Exgratia Paid	52,08,010	86,45,950
Perquisite Paid	-	7,800
Bonus Paid	23,43,080	8,77,294
Staff Welfare Expenses	12,26,154	23,36,763
	1300,37,907	824,96,961
Note : 20 Financial Cost		
Bank Charges	8,12,250	4,29,509
Interest Paid on Term & Other Loans	1235,14,091	1327,73,548
Interest Paid on NCDs	437,01,032	61,58,719
Loan Processing Charges	2,31,510	12,65,927
Securitisation Expenses	-	79,68,945
NCD Expenses	35,94,159	6,35,608
Processing Fees Paid	28,24,750	115,62,475
	1746,77,792	1607,94,730
Note : 21 Administartive & Other Expenses		
Rent	62,14,825	42,10,376
Tour & Travelling Exp.	21,52,556	15,22,999
Printing & Stationary	34,57,251	38,86,182
Director's Sitting Fees	2,60,000	2,25,000
Books, News Papers & Periodicals	1,16,148	79,887
Meeting & Training Exps.	24,90,892	30,45,881
Telephone & Internet Charges	42,12,092	28,46,107
Electricity Charges	8,05,590	4,51,065
Postage & Courier Charges	2,36,650	2,85,443
Vehicle Running & Maintenance	21,65,862	19,49,808
Repairs & Maintenance	1,03,514	30,961
Commission & Brokerage Paid	5,000	3,500
Membership Fee & Subscription	11,11,942	10,18,471
Rates & Taxes	1,37,575	10,11,247
Professional Charges	16,78,367	16,20,911
Profession Tax Paid	2,88,000	2,38,500
Water Charges	6,66,413	3,90,604
Conveyance Exp.	199,37,247	130,84,536
Business Promotion Expenses	4,35,426	1,73,106
Insurance Paid	2,02,173	1,58,068
Office & General Exp.	11,21,962	9,97,891
Recruitment Exps.	1,75,054	2,01,165
Repairs & Maintenance of Computers	96,839	28,049
Service Tax Paid	3,00,423	36,53,607
GST Expense	18,19,529	-
Auction Related Expenses	49,666	68,909
Audit Related Expenses	-	2,46,794
Rent Paid for Server Hosting	19,72,030	11,28,423
	522,13,027	425,57,491



S - 15.5.17



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

Limited Review Report

Date: 07/11/2017

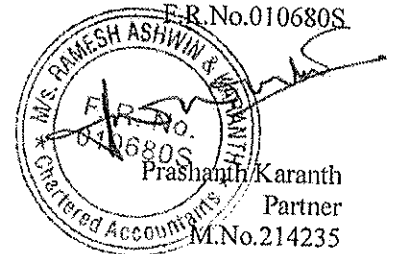
Review Report to Catalyst Trusteeship Limited.

We hereby reviewed the accompanying statement of unaudited financial results of **Chaitanya India Fin Credit Private Limited**, having its registered office at No. 312, 14-P, Skyline Surabhi Apartment, Vidyapeeta Main Road, BSK 3rd Stage, Bangalore 560085 for the period ended 30/09/2017. This statement is the responsibility of the Company's Management and has been approved by the Board of Director/Committee of Board of directors. Our responsibility is to issue a report on these financial statements based on our review.

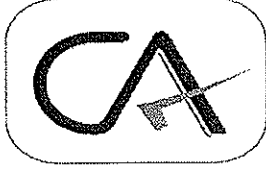
We conducted our review in accordance with the Standard on Review Engagement (SEE) 2400, Engagements to Review Financial Statements issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable Accounting Standard 3 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Listing Agreement for debt securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve bank of India in respect to income recognition, asset classification, provisioning and other related matters.

For M/s Ramesh Ashwin & Karanth,
Chartered Accountants
F.R.No.010680S



#37/E, 2nd Floor, Beside Surana College, South End Road, 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 B R (M.No : 214199) Mob: 9886415958

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

To

CATALYST TRUSTEESHIP LIMITED

(formerly GDA trusteeship Ltd)

Office No.1, 2, and 3,

4th 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. 26.28 Crores hypothecated by them in favor of CATALYST TRUSTEESHIP LIMITED as on 30th September, 2017 in connection with their issue of Non-convertible debentures ("NCD") aggregating to Rs. 25.00 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. 26.28 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.

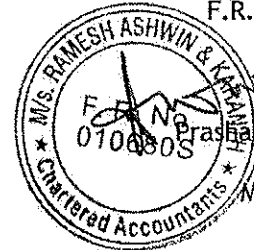
The Details of Receivables statements are as follows:

1. No. Of Loan Accounts Hypothecated: 14,387
2. Receivables from Hypothecated Loan Accounts: -Rs 26.28 Crores
3. Outstanding Debentures: -25.00 Crores
4. Security cover available as on date: - Above 100 %

Date: 10-10-2017

Place: Bangalore.

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



Prashanth Karanth
Partner
M.No.214235

#37/E, 2nd Floor, Beside Surana College, South End Road, 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 B R (M.No : 214199) Mob: 9886415958

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

To
CATALYST TRUSTEESHIP LIMITED
(formerly GDA trusteeship Ltd)
Office No.1, 2, and 3,
4th 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. 20.45 Crores hypothecated by them in favor of CATALYST TRUSTEESHIP LIMITED as on 30th September, 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. 20.45 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:

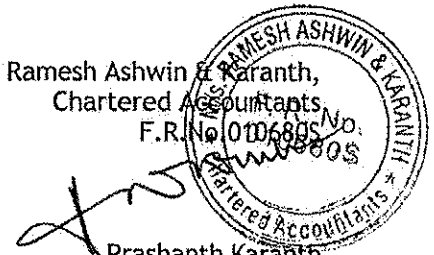
1. No. Of Loan Accounts Hypothecated :14042
2. Receivables from Hypothecated Loan Accounts :-Rs. 20.45 Crores
3. Outstanding Debentures:-20.43 Crores
4. Security cover available as on date :- Above 100 %

Date: 10.10.2017

Place: Bangalore.

For Ramesh Ashwin & Karanth,
Chartered Accountants

F.R.No 010680S



Prashanth Karanth

Partner

M.No.214235

#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. U67190KA2009FTC049494

NOTICE (SERIAL NO.01/2017-18)

NOTICE IS HEREBY GIVEN THAT THE FIRST EXTRAORDINARY GENERAL MEETING FOR FINANCIAL YEAR 2017-18 OF CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED WILL BE HELD ON THURSDAY, 27TH APRIL 2017 AT 02.00 PM AT HEAD OFFICE OF THE COMPANY AT NO.98, 3RD FLOOR, SIRSI CIRCLE, MYSORE ROAD, BANGALORE – 560018, KARNATAKA, INDIA.

Special business:

ITEM 1: TO APPROVE ISSUE OF NON-CONVERTIBLE DEBENTURES THROUGH PRIVATE PLACEMENT.

To consider and, if thought fit to pass, with or without modification(s) the following Resolution as a Special Resolution:

"RESOLVED THAT pursuant to the provisions of Section 42 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read together with the Companies (Prospectus and Allotment of Securities) Rules, 2014, (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and subject to the provisions of the Articles of Association of the Company, consent of the members be and is hereby accorded to the Board of Directors(hereinafter referred to as the "Board" to issue and to make offer(s) and/or invitation(s) to eligible persons to subscribe to non-convertible debentures ("NCDs")/bonds and other instruments aggregating up to Rs. 135,00,00,000/- (Rupees One Hundred and Thirty Five Crores Only) on private placement basis, in one or more series / tranches, for a period of one year from the date of passing of this resolution, provided that the outstanding amount at any time during the period shall be within the overall borrowing limits of the Company"

"RESOLVED FURTHER THAT the Board be and is hereby authorized to determine the terms and conditions (including without limitation, interest, repayment, security or otherwise) with the investors and the trustees, the documents for creating the mortgages, charges, pledges and/or hypothecations and to negotiate, modify, finalize, and sign the documents as it may think fit of such NCDs/bonds/other instruments, and to do all such acts, deeds, and things, and to execute all such documents, instruments and writings as may be required to give effect to these resolutions."

Place: Bangalore

Date: 21st April 2017



By Order of the Board

Dimple Shah
Company Secretary
ACS No: A36349

NOTES

- 1) A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and such a proxy need not be member of the company.
- 2) Members are requested to notify immediately any change in their address to the company.
- 3) An explanatory statement pursuant to section 102 of the Companies act, 2013, relating to the special businesses to be transacted at the meeting is annexed hereto



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

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013 ITEM 1:

In terms of the provisions of section 42 of the Companies Act, 2013 and rules applicable there on for making of a private placement offer a special resolution has to be passed.

The Company proposes to increase its capital base for the working capital requirements and long term financial sources for the Company by way of private placement of debentures and require approval of the shareholders to issue privately placed debentures aggregating up to Rs Rs.135,00,00,000/- (Rupees One Hundred and Thirty-Five Crore Only) provided that the outstanding amount at any time during the period shall be within the overall borrowing limits of the Company.

In view of the requirements of section 42 of the Companies Act, 2013 and the above said rules made thereunder, the Company has to seek approval of members at the general meeting by way of special resolution which will be valid for a period of 12 months from the date of passing thereof.

None of the Directors / Key Managerial Persons of the Company or their relatives are interested, financially or otherwise, in the aforesaid resolution

Inspection of documents

The documents pertaining to the Special Business are available for inspection at the registered office of the Company between 10.30 AM to 12.30 PM on any working day prior to the meeting.

By Order of the Board

Dimple Shah
Company Secretary
ACS No: A36349



Place: Bangalore
Date: 21st April 2017

Venue Route Map: <http://www.chaitanyaIndia.in/contact-us.php>



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

Serial No.01/17-18

EXTRACTS FROM THE MINUTES OF THE MEETING OF THE EXTRAORDINARY GENERAL MEETING OF CHAITANYA INDIA FIN CREDIT PVT. LTD. HELD ON THURSDAY, 27TH APRIL 2017 AT 02:00 PM AT HEAD OFFICE OF THE COMPANY AT NO.98, 3RD FLOOR, SIRSI CIRCLE, MYSORE ROAD, BANGALORE – 560018, KARNATAKA, INDIA

ITEM 1: TO APPROVE ISSUE OF NON-CONVERTIBLE DEBENTURES THROUGH PRIVATE PLACEMENT.

The resolution was proposed by Mr. Samit S Shetty and seconded by Mr. Anand Rao

"RESOLVED THAT pursuant to the provisions of Section 42 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read together with the Companies (Prospectus and Allotment of Securities) Rules, 2014, (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and subject to the provisions of the Articles of Association of the Company, consent of the members be and is hereby accorded to the Board of Directors (hereinafter referred to as the "Board" to issue and to make offer(s) and/or invitation(s) to eligible persons to subscribe to non-convertible debentures ("NCDs")/bonds and other instruments aggregating up to Rs. 135,00,00,000/- (Rupees One Hundred and Thirty Five Crores Only) on private placement basis, in one or more series / tranches, for a period of one year from the date of passing of this resolution, provided that the outstanding amount at any time during the period shall be within the overall borrowing limits of the Company"

"RESOLVED FURTHER THAT the Board be and is hereby authorized to determine the terms and conditions (including without limitation, interest, repayment, security or otherwise) with the investors and the trustees, the documents for creating the mortgages, charges, pledges and/or hypothecations and to negotiate, modify, finalize, and sign the documents as it may think fit of such NCDs/bonds/other instruments, and to do all such acts, deeds, and things, and to execute all such documents, instruments and writings as may be required to give effect to these resolutions."

For Chaitanya India Fin Credit Private Limited

Dimple Shah
Company Secretary
ACS No: A36349
Address: Bindu Amulya Apartment
Flat No. 408, 4th Floor, Anajananagar,
Bangalore- 560091



Date: 04.05.2017
Place: Bangalore