

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

November 08, 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 **Home Credit India Finance 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*



NW/SH/08, 2017

November 08, 2017

To,

The General Manager,  
Department of Corporate Services,  
BSE Limited,  
1st Floor, New Trading Ring,  
Rotunda Building, PJ Tower,  
Dalai Street, Fort, Mumbai- 400001.

**Sub: Disclosure pursuant to Regulation 52(4) & (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2017.**

Dear Sir / Madam,

In compliance with the requirement of Regulation 52(4) & 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, We hereby submit the below stated information as on September 30, 2017 in respect of the following Non-Convertible Debenture (NCDs) of Rs. 1,000,000 each issued by the Company:

S.No.	Description of NCDs	Amount of NCDs (In INR lacs)	Scrip Code	ISIN No.
1	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -1)	18,750	954240	INE172V07012
2	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -2)	18,750	954863	INE172V07020
3	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -3)	22,500	955022	INE172V07038
4	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -4)	22,500	955367	INE172V07046
5	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -5)	25,000	955587	INE172V07053
6	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -6)	35,000	956730	INE172V07061
7	Unlisted, Unrated, Unsecured and Redeemable Non-Convertible Debenture (Tranche -7)*	37,500	N.A	INE172V08010
8	Unlisted, Unrated, Unsecured and Redeemable Non-Convertible Debenture (Tranche -8)*	22,500	N.A	INE172V08028

\* NCD tranches of INR 37,500 lacs and INR 22,500 lacs issued on 8 August 2017 and 28 August 2017 respectively were unlisted as at 30 September 2017. These tranches were listed on Stock Exchange (BSE Limited) on November 01, 2017 with credit rating of BBB+/stable.

- Credit Rating of the Non-convertible debentures: There has been revision in rating of first three tranches. The rating for the first three tranches aggregating to INR 600 Crore has been reviewed by Credit Analysis & Research Limited (CARE) on September 25, 2017 and such rating has been upgraded/revised by the CARE. **As per Annexure - A.**
- Debt-equity ratio: 2.33 times.
- Previous due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure - B.**
- Next due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure - C.**

- e) Debenture Redemption Reserve (if applicable): **Not applicable.**

(According to Rule 18 (7) (ii) of the Companies (Share Capital and Debentures) 2014, No Debenture Redemption Reserve is required to be created in case of Privately placed debentures issued by the Company which is a NBFC registered with RBI under Section 45-IA of RBI (Amendment ) Act, 1997).

- f) Net Worth: INR 94,054.23 lacs.  
g) Net Profit/ (loss) after tax: INR (21,627.59) lacs.  
h) Earnings/ (loss) per share: INR (7.11).

We request you to kindly take the above on record and oblige us.

Thanking You.

For Home Credit India Finance Private Limited


**Gaurav Sharma**  
**Company Secretary**  
**CS Membership No: A21729**

CC: - M/s Catalyst Trusteeship Limited



**Annexure - A**

The credit rating for non-convertible debentures is as under:

(Amount in INR lacs)

Rating agency	NCDs Outstanding as at September 30 2017	Rating as at 31 March 2017	Rating as at 30 September 2017
Credit Analysis and Research Limited (CARE) (Tranche-1 ISIN: INE172V07012)	18,750	CARE BB+ (Double B+)	CARE BBB (Triple B Outlook Stable)
Credit Analysis and Research Limited (CARE) (Tranche-2 ISIN: INE172V07020)	18,750	CARE BB+ (Double B+)	CARE BBB (Triple B Outlook Stable)
Credit Analysis and Research Limited (CARE) (Tranche-3 ISIN: INE172V07038)	22,500	CARE BB+ (Double B+)	CARE BBB (Triple B Outlook Stable)
CRISIL Limited (Tranche-4 ISIN: INE172V07046)	22,500	CRISIL BBB Stable (Triple B Stable)	CRISIL BBB Stable (Triple B Stable)*
CRISIL Limited (Tranche-5 ISIN: INE172V07053)	25,000	CRISIL BBB Stable (Triple B Stable)	CRISIL BBB Stable (Triple B Stable)**
CRISIL Limited (Tranche-6 ISIN: INE172V07061)	35,000	CRISIL BBB Stable (Triple B Stable)	CRISIL BBB Stable (Triple B Stable)**

\*\*There has no change in rating for Tranche 4, 5, & 6 during the half year ended September 30, 2017. Further NCD tranches of INR 37,500 lacs (Tranche-7) and INR 22,500 lacs (Tranche-8) were unrated as at September 30, 2017.

*Signature*



**Annexure - B**

**Detail of payment of interest & redemption during last half year ended September 30, 2017:**

**(Amount in INR lacs)**

Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Tranch-1 having ISIN:INE172V07 012	Listed	Interest	June 30, 2017	603.03	June 29, 2017
			September 29, 2017	603.03	September 29, 2017
		Principal	July 02, 2019	18,750	Not Applicable
Tranch-2 having ISIN:INE172V07 020	Listed	Interest	June 30, 2017	584.33	June 29, 2017
			September 29, 2017	584.33	September 29, 2017
		Principal	September 30, 2019	18,750	Not Applicable
(Tranch-3 ISIN: INE172V07038)	Listed	Interest	June 30, 2017	701.75	June 29, 2017
			September 29, 2017	701.75	September 29, 2017
		Principal	October 31, 2019	22,500	Not Applicable
(Tranch-4 ISIN: INE172V07046)	Listed	Interest	June 30, 2017	684.93	June 29, 2017
			September 29, 2017	684.93	September 29, 2017
		Principal	December 13, 2019	22,500	Not Applicable
(Tranch-5 ISIN: INE172V07053)	Listed	Interest	June 30, 2017	702.44	June 29, 2017
			September 29, 2017	702.44	September 29, 2017
		Principal	January 31, 2020	25,000	Not Applicable
(Tranch-6 ISIN: INE172V07061)	Listed	Interest	June 30, 2017	N.A*	Not Applicable
			September 29, 2017	739.50	September 29, 2017
		Principal	July 31, 2020	35,000	Not Applicable
(Tranch-7 ISIN: INE172V08010)	Unlisted	Interest	June 30, 2017	N.A*	Not Applicable
			September 29, 2017	644.83	September 29, 2017
		Principal	August 31, 2020	37,500	Not Applicable
(Tranch-8 ISIN: INE172V08028)	Unlisted	Interest	June 30, 2017	N.A*	Not Applicable
			September 29, 2017	235.13	September 29, 2017
		Principal	August 31, 2020	22,500	Not Applicable

\* Tranche 6, 7 and 8 were issued after June 30, 2017, therefore first interest payment falls in the month of September.





**Annexure - C**

**Detail of redemption & interest due in the next half year ended March 31, 2018:**

**(Amount in INR lacs)**

Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Tranch-1 having ISIN:INE172V07012	Listed	Interest	December 29, 2017	603.03	NA
			March 30, 2018	603.03	NA
		Principal	July 02, 2019	18,750	NA
Tranch-2 having ISIN:INE172V07020	Listed	Interest	December 29, 2017	584.33	NA
			March 30, 2018	584.33	NA
		Principal	September 30, 2019	18,750	NA
(Tranch-3 ISIN: INE172V07038)	Listed	Interest	December 29, 2017	701.75	NA
			March 30, 2018	701.75	NA
		Principal	October 31, 2019	22,500	NA
(Tranch-4 ISIN: INE172V07046)	Listed	Interest	December 29, 2017	684.93	NA
			March 30, 2018	684.93	NA
		Principal	December 13, 2019	22,500	NA
(Tranch-5 ISIN: INE172V07053)	Listed	Interest	December 29, 2017	702.44	NA
			March 30, 2018	702.44	NA
		Principal	January 31, 2020	25,000	NA
(Tranch-6 ISIN: INE172V07061)	Listed	Interest	December 29, 2017	105.14	NA
			March 30, 2018	105.14	NA
		Principal	July 31, 2020	35,000	NA
(Tranch-7 ISIN: INE172V08010)	Unlisted	Interest	December 29, 2017	112.84	NA
			March 30, 2018	112.84	NA
		Principal	August 31, 2020	37,500	NA
(Tranch-8 ISIN: INE172V08028)	Unlisted	Interest	December 29, 2017	668.66	NA
			March 30, 2018	668.66	NA
		Principal	August 31, 2020	22,500	NA



# B S R & Associates LLP

Chartered Accountants

Building No.10, 8th Floor, Tower-B  
DLF Cyber City, Phase - II  
Gurgaon - 122 002, India

Telephone: + 91 124 719 1000  
Fax: + 91 124 235 8613

## Review report

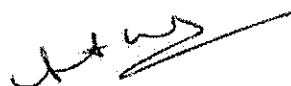
### To the Board of Directors of Home Credit India Finance Private Limited

We have reviewed the accompanying Statement of Unaudited Financial Results of Home Credit India Finance Private Limited ('the Company') for the six months period ended/ as at 30 September 2017 ('the Statement'). This Statement has been prepared by the Company pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors in its meeting held on 08 November 2017. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, '*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*' 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 Statement is free of material misstatements. 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 prepared in accordance with applicable Accounting Standards notified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 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 of income recognition, asset classification, provisioning and other related matters.

For B S R & Associates LLP  
Chartered Accountants  
Firm's Registration No: 116231W/ W-100024



Anant Marwah  
Partner  
Membership No: 510549

Place: Gurgaon  
Date: 08 November 2017

# HOME CREDIT

Home Credit India Finance Private Limited  
Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana - 122002  
Website: www.homecredit.co.in

CIN: U65910HR1997PTC047448

Unaudited financial results for the six months ended 30 September 2017

(Amount in INR lacs, except per share data)

Sl. No.	Particulars	Six months period ended 30-Sep-17	Six months period ended 30-Sep-16	Year ended 31-Mar-17
1.	Total income from operations	53,922.26	22,102.97	60,436.82
2.	Net profit/ (loss) for the period (before tax, exceptional and/or extraordinary items)	(21,627.59)	(17,792.78)	(42,608.84)
3.	Net Profit/ (loss) for the period before tax (after exceptional and/or extraordinary items)	(21,627.59)	(17,792.78)	(42,608.84)
4.	Net Profit/ (loss) for the period after tax (after exceptional and/or extraordinary items)	(21,627.59)	(17,792.78)	(42,608.84)
5.	Total comprehensive income for the year (Comprising profit/ (loss) for the year (after tax) and	NA	NA	NA
6.	Paid up equity share capital	66,983.58	35,240.72	51,240.72
7.	Reserves (excluding revaluation reserve)	27,070.65	(5,842.84)	9,341.11
8.	Net worth	94,054.23	29,397.88	60,581.83
9.	Outstanding debt	2,19,349.00	77,198.78	1,41,966.13
10.	Outstanding redeemable preference shares (refer note 5)	NA	NA	NA
11.	Debt equity ratio	2.33	2.63	2.34
12.	Earnings per share (of Rs. 10/- each) (for continuing and discontinued operations) -			
	- Basic	(7.11)	(10.27)	(11.17)
	- Diluted	(7.11)	(10.27)	(11.17)
13.	Capital redemption reserve (refer note 5)	NA	NA	NA
14.	Debenture redemption reserve (refer note 5)	NA	NA	NA
15.	Debt service coverage ratio (refer note 5)	NA	NA	NA
16.	Interest service coverage ratio (refer note 5)	NA	NA	NA

Note:

- In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published unaudited financial results for the six months ended 30 September 2017. The above unaudited financial results were reviewed by the Audit Committee held on 06 November 2017 and approved by the Board of Directors at its meeting held on 08 November 2017.
- The above is an extract of the detailed unaudited financial results filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full financial results are available on the website of the Bombay Stock Exchange and the website of the Company (www.homecredit.co.in).
- For the items in sub-clauses (a), (b), (d) & (e) of the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com
- Previous period/ year figures have been regrouped/ rearranged, wherever considered necessary, to conform to the classification/disclosure adopted in the current year.
- The pertinent items have not been disclosed since it is not required as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

For and on behalf of the Board of Directors of  
Home Credit India Finance Private Limited.


Vijay Bhatnagar  
Whole-time Director  
DIN: 01617643

Place: Gurgaon  
Date: 08 November 2017





# HOME CREDIT

Home Credit India Finance Private Limited

Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana - 122002, Website: www.homecredit.co.in

CIN: U65910HR1997PTC047448

Statement of Unaudited Financial Results for the six months ended 30 September 2017

(Amount in INR lacs)

Statement of Assets and Liabilities as at 30 September 2017	As at 30 September 2017 (Unaudited)	As at 31 March 2017 (Audited)
<b>EQUITY AND LIABILITIES</b>		
Shareholders' funds	66,983.58	51,240.72
Share capital	27,070.65	9,341.11
Reserves and surplus	94,054.23	60,581.83
Non-current liabilities	2,03,356.83	1,10,062.07
Long-term borrowings	3,590.04	2,841.70
Long-term provisions	2,06,946.87	1,12,903.77
Current liabilities	11,299.25	27,300.00
Short-term borrowings		
Trade payables	45.48	20.71
(a) Total outstanding dues of micro enterprises and small enterprises	10,471.40	5,501.05
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	28,093.95	15,561.35
Other current liabilities	19,425.36	13,630.12
Short-term provisions	69,335.44	62,013.23
<b>Total</b>	<b>3,70,336.54</b>	<b>2,35,498.83</b>
<b>ASSETS</b>		
Non-current assets		
Fixed assets	15,118.92	13,925.72
- Tangible assets	9,030.30	10,309.66
- Intangible assets	822.50	421.91
- Capital work in progress	1,472.66	164.74
- Intangible assets under development	98,211.42	55,719.42
Long-term loans and advances	205.57	2.40
Other non-current assets	1,24,861.37	80,543.85
Current assets	4,073.93	2,635.98
Trade receivables	8,890.64	6,044.16
Cash and bank balances	2,22,303.52	1,40,145.87
Short-term loans and advances	10,307.08	6,128.97
Other current assets	2,45,475.17	1,54,954.98
<b>Total</b>	<b>3,70,336.54</b>	<b>2,35,498.83</b>

For and on behalf of the Board of Directors of  
Home Credit India Finance Private Limited

*Vijay Dhir*



Vijay Dhir  
Whole-time Director  
DIN: 01617643

Place: Gurgaon  
Date: 08 November 2017





Home Credit India Finance Private Limited

Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana - 122002, Website: [www.homecredit.co.in](http://www.homecredit.co.in)

CIN: U65910HR1997PTC047448

Statement of Unaudited financial results for the six months ended 30 September 2017

Statement of Profit and Loss for six months ended 30 September 2017

(Amount in INR lacs, except per share data)

Particulars	Six months period ended 30 September 2017	Six months period ended 30 September 2016	Year ended 31 March 2017
	(Unaudited)	(Unaudited)	(Audited)
<b>1 Revenue</b>			
(a) Revenue from operations (refer to note 5a)	53,922.26	22,102.97	60,436.82
(b) Other income (refer to note 5b)	2,227.93	152.66	1,247.50
<b>Total revenue (a+b)</b>	<b>56,150.19</b>	<b>22,255.63</b>	<b>61,684.32</b>
<b>2 Expenses</b>			
(a) Employees benefit expenses	30,490.74	16,923.29	42,664.24
(b) Finance cost	11,402.28	3,095.43	11,454.75
(c) Depreciation and amortisation	4,656.57	2,650.68	6,369.51
(d) Provision for standard and non-performing assets/ bad debt	13,370.88	5,444.66	13,749.74
(e) Other expenses	17,857.31	11,934.36	30,054.92
<b>Total expenses</b>	<b>77,777.78</b>	<b>40,048.42</b>	<b>1,04,293.16</b>
<b>3 Profit/ (loss) before tax (1-2)</b>	<b>(21,627.59)</b>	<b>(17,792.79)</b>	<b>(42,608.84)</b>
<b>4 Tax expense:</b>			
(a) Current tax	-	-	-
(b) Deferred tax	-	-	-
<b>Total tax expense</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5 Net profit/ (loss) after tax (3-4)</b>	<b>(21,627.59)</b>	<b>(17,792.79)</b>	<b>(42,608.84)</b>
<b>6 Earnings/ (loss) per share (EPS) (refer to note 4)</b>			
(a) Basic EPS	(7.11)	(10.27)	(11.17)
(b) Diluted EPS	(7.11)	(10.27)	(11.17)

For and on behalf of the Board of Directors of  
Home Credit India Finance Private Limited


Vijay Dhillon  
Whole-time Director  
DIN: 01617643

Place: Gurgaon  
Date: 08 November 2017



# HOME CREDIT

Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)  
Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,  
Phase-II, Gurugram, Haryana-122002  
CIN: U65910HR1997PTC047448 Tel. No.: +91 124 4907600  
Web : www.homecredit.co.in Email : care@homecredit.co.in

*Now you can*

Notes to the Statement of Unaudited Financial Results for the six months ended/ as at 30 September 2017

- 1) The above financial results have been reviewed by the audit committee on 06 November 2017 and approved by the Board of Directors at its meeting held on 08 November 2017. The statutory auditors of the Company have carried out a limited review of the financial results for the six months ended 30 September 2017 and an unmodified report has been issued. The report is being filed with the Bombay Stock Exchange ("BSE") and is also available on the Company's website [www.homecredit.co.in](http://www.homecredit.co.in).
- 2) 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 has been netted off from revenue from operations.
- 3) The Company complies with the prudential norms relating to income recognition, accounting standards, asset classification and the 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 and Deposit taking Company (Reserve Bank) Directions, 2016 issued by RBI vide Master Direction DNBR. PD. 008/03.10.119/2016-17 dated 1 September 2016, as amended from time to time and as applicable to the Company. Further, specific provisions are also recognized based on management's best estimate of recoverability.
- 4) Basic and Diluted earnings per share for the six months ended 30 September 2017 and 30 September 2016 have been calculated for six months and not annualized.
- 5) (a) Revenue from operations comprises interest income on loans, subvention income, processing fee and other service charges.  
(b) Other income comprises sales commission income, bad debt recoveries, interest income on fixed deposits and gain on foreign exchange transactions.
- 6) Information under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

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

All amounts are in Rs. Lacs

Rating Agency	ISIN	Outstanding as at 30 September 2017	Outstanding as at 31 March 2017	Rating as at 30 September 2017	Rating as at 31 March 2017
CARE	INE172V07012	18,750	18,750	BBB/STABLE	BB+
CARE	INE172V07020	18,750	18,750	BBB/STABLE	BB+
CARE	INE172V07038	22,500	22,500	BBB/STABLE	BB+
CRISIL	INE172V07046	22,500	22,500	BBB/STABLE	BBB/STABLE
CRISIL	INE172V07053	25,000	25,000	BBB/STABLE	BBB/STABLE
CRISIL	INE172V07061	35,000	-	BBB/STABLE	-
Unrated*	INE172V08010	37,500	-	-	-
Unrated*	INE172V08028	22,500	-	-	-
	<b>Total</b>	<b>202,500</b>	<b>107,500</b>		

- NCD tranches of INR 37,500 lacs and INR 22,500 lacs issued on 8 August 2017 and 28 August 2017 respectively were unlisted as at 30 September 2017. These tranches were listed on BSE post period end with rating of BBB+/stable.





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

**All amounts are in Rs. Lacs**

ISIN	Quantity as at 30 September 2017	Outstanding as at 30 September 2017	Previous due date for payment of Interest	Actual date of payment of Interest	Next due date for payment of Interest	Next due date for payment of Principal	Principal Repayment Amount
INE172V07012	1,875	18,750	29 Sep 2017	29 Sep 2017	29 Dec 2017	2 July 2019	18,750
INE172V07020	1,875	18,750	29 Sep 2017	29 Sep 2017	29 Dec 2017	30 September 2019	18,750
INE172V07038	2,250	22,500	29 Sep 2017	29 Sep 2017	29 Dec 2017	31 October 2019	22,500
INE172V07046	2,250	22,500	29 Sep 2017	29 Sep 2017	29 Dec 2017	13 December 2019	22,500
INE172V07053	2,500	25,000	29 Sep 2017	29 Sep 2017	29 Dec 2017	31 January 2020	25,000
INE172V07061	3,500	35,000	29 Sep 2017	29 Sep 2017	29 Dec 2017	31 July 2020	35,000
INE172V08010	3,750	37,500	29 Sep 2017	29 Sep 2017	29 Dec 2017	31 August 2020	37,500
INE172V08028	2,250	22,500	29 Sep 2017	29 Sep 2017	29 Dec 2017	31 August 2020	22,500
<b>Total</b>	<b>20,250</b>	<b>202,500</b>					<b>202,500</b>

(c) As at 30 September 2017, the Company has outstanding Redeemable Non-convertible debentures amounting to Rs. 202,500 lakhs. Of the total, debentures amounting to Rs. 142,500 lakhs are secured by an adequate asset cover by way of creation of floating charge by hypothecation on the receivables of the Company.

The balance NCD tranches amounting to Rs. 37,500 lakhs and Rs. 22,500 lakhs (issued on 8 August 2017 and 28 August 2017 respectively) have been secured by way of creation of floating charge by hypothecation on the receivables of the Company post the period end.

(d) As at 30 September 2017, Debt equity ratio ('DER') = Debt [long term debt + short term debt] / Equity [paid up equity share capital and reserves and surplus] = 2.33 times

(e) As at 30 September 2017, the Net worth ('NW') = Paid up equity share capital + Reserves and surplus = Rs. 94,054.23 lakhs

(f) Net loss after tax for the six months ended 30 September 2017: Rs. 21,627.59 lakhs

(g) Basic and Diluted Earnings per share on 30 September 2017: (Rs. 7.11)

(h) Capital Redemption Reserve/ Debenture Redemption Reserve as at 30 September 2017: Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

(i) Outstanding Redeemable Preference Shares as at 30 September 2017: Nil


(j) Debt service coverage ratio as at 30 September 2017: Not applicable

(k) Interest service coverage ratio as at 30 September 2017: Not applicable



- 7) Reserves and surplus include Securities premium, Statutory reserve as per Section 45-IC of the Reserve Bank of India Act, 1934 and accumulated losses.
- 8) The Capital to Risk Asset Ratio at 30 September 2017 is 25.48 (20.30 at 30 September 2016).
- 9) The gross NPA ~~percentage~~ of the Company at 30 September 2017 is 5.25% (5.55% at 30 September 2016). The net NPA percentage of the Company at 30 September 2017 1.10% (0.85% at 30 September 2016).
- 10) Previous period/ year(s) figures have been regrouped / reclassified, wherever necessary to confirm to current period/ year classifications.

**For and on behalf of the Board of Directors of  
Home Credit India Finance Private Limited**



**Vijay Dhingra**  
**Whole-Time-Director**  
**DIN: 01617643**



Place: Gurgaon  
Date: 08 November 2017