

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

November 10, 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 **Namra Finance 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*





## **Namra Finance Limited**

502-503, SAKAR III, OPP. OLD HIGH COURT, OFF. ASHRAM ROAD, AHMEDABAD-380 014. GUJARAT, INDIA  
PH. : +91-79-40507000, 27541989 FAX : +91-79- 27543666 e-mail : ho@namrafinance.com

Date: 10.11.2017

To,  
Catalyst Trusteeship Limited  
83-87, 8<sup>th</sup> Floor, 'B' Wing,  
Mittal Tower,  
Nariman point,  
Mumbai-400 021


### **SUB: HALF YEARLY COMPLIANCE WITH DEBENTURE TRUSTEE**

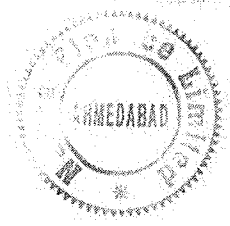
We refer the provisions of SEBI (Debenture Trustees) Regulations, 1993; SEBI (Issue and Listing of Debt Securities) 2008; Companies Act, 2013; SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and Debenture Trust Deed entered into between Namra Finance Limited & Catalyst Trusteeship Limited (Formerly known as GDA Trusteeship Ltd) and submitting you audited financial Results for the Half Year ended on 30.09.2017 in prescribed format.

The above results are subject to review by Audit Committee / Board of Directors of the Company in it's meeting to be held on 13.11.2017.

Kindly take it on your record and issue noting certificate.

**For, Namra Finance Limited**

  
Jayendra Patel  
Managing Director  
DIN-00011814



Encl: Financial results for the Half Year ended on 30.09.2017




## Namra Finance Limited

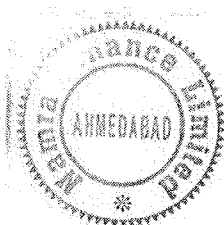
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We refer Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and furnish following details:

Sr. No	Particulars	Details
1	Credit Rating & Change in rating (if any)	CARE BBB
2	Asset Cover Ratio	The Listed Non-Convertible Debentures of the Company aggregating to Rs. 33.30 Crores as on 30.09.2017 are secured by way of charge created on book debts of the Company and the security cover thereof exceeds 100% of the principle amount of the said Debentures.
3	Debt Equity Ratio	4.56
4	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	17.08.2017
5	next due date for the payment of interest /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount	17.02.2018
6	outstanding redeemable preference shares	N.A.
7	capital redemption reserve/debenture redemption reserve	N.A.
8	net worth	3038.21 lakhs
9	net profit after tax	35.08 lakhs
10	earnings per share	0.27

For, Namra Finance Limited

  
Jayendra Patel  
Managing Director  
DIN-00011814



Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596



## Namra Finance Limited

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### ANNEXURE A

Details of redemption & payment of interest during last half year ending 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1	Interest	17.08.2017	2,31,18,411/-	17.08.2017

### ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.10.2017 to 31.03.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	17.02.2018	2,35,01,590/-


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

### ANNEXURE C

Details of Debenture Redemption Reserve (If applicable):  
Not Applicable

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016 Rs. (In Cr.)	Funds invested for debentures maturing during the year
N.A.				

For, Namra Finance Limited

  
Jayendra Patel  
Managing Director  
DIN-00011814



Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596

# NAMRA FINANCE LIMITED

Reg. off: 502-503, SAKAR III, OPP. OLD HIGH COURT, OFF. ASHRAM ROAD, AHMEDABAD-380014

E-mail: [finance@armanindia.com](mailto:finance@armanindia.com); Ph: 079-40507000; CIN: U65999GJ2012PLC069596


## Statement of Standalone Unaudited Financial Results for the Half Year Ended 30.09.2017

(Rs. In Lakhs)

	Particulars	Half Year Ended		Year Ended
		30-09-2017 (Unaudited)	30-09-2016 (Unaudited)	31-03-2017 (Audited)
	<b>Income</b>			
I	Revenue from Operations	2065.30	1893.35	3701.52
II	Other income	0.00	0.16	0.16
III	<b>Total Revenue (I + II)</b>	<b>2065.30</b>	<b>1893.51</b>	<b>3701.68</b>
IV	<b>Expenses</b>			
	(a) Cost of materials consumed	0.00	0.00	0.00
	(b) Purchases of stock-in-trade	0.00	0.00	0.00
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00	0.00
	(d) Employee benefits expense	439.15	274.25	649.42
	(e) Depreciation and amortisation expense	12.53	7.61	18.36
	(f) Finance costs	925.92	773.64	1772.45
	(g) Other expenses	633.26	291.09	652.74
	<b>Total expenses</b>	<b>2010.86</b>	<b>1346.59</b>	<b>3092.97</b>
V	<b>Profit before exceptional and extraordinary items and tax (III - IV)</b>	<b>54.44</b>	<b>546.92</b>	<b>608.71</b>
VI	Exceptional items	0.00	0.00	0.00
VII	<b>Profit before extraordinary items and tax (V - VI)</b>	<b>54.44</b>	<b>546.92</b>	<b>608.71</b>
VIII	Extraordinary items	0.00	0.00	0.00
IX	<b>Profit before tax (VII- VIII)</b>	<b>54.44</b>	<b>546.92</b>	<b>608.71</b>
X	Tax expense			
	(1) Current tax	32.74	197.13	231.00
	(2) Deferred tax	-13.38	-20.60	-4.86
	<b>Total Tax (1) + (2)</b>	<b>19.36</b>	<b>176.53</b>	<b>226.14</b>
XI	<b>Profit (Loss) for the period from continuing operations (VII-VIII)</b>	<b>35.08</b>	<b>370.39</b>	<b>382.57</b>
XII	Profit/(loss) from discontinuing operations	0.00	0.00	0.00
XIII	Tax expense of discontinuing operations	0.00	0.00	0.00
XIV	Profit/(loss) from Discontinuing operations (after tax) (XII-XIII)	0.00	0.00	0.00
XV	<b>Profit (Loss) for the period (XI + XIV)</b>	<b>35.08</b>	<b>370.39</b>	<b>382.57</b>
XVI	Paid-up equity share capital	1317.50	1237.50	1237.50
XVII	accounting year			
XVIII (i)	<b>Earnings per share (before extraordinary items) :</b>			
	(a) Basic	0.27	2.99	2.63
	(b) Diluted	0.27	2.99	2.63
XVIII (ii)	<b>Earnings per share (after extraordinary items):</b>			
	(a) Basic	0.27	2.99	2.63
	(b) Diluted	0.27	2.99	2.63
	Debt Equity Ratio	4.56	4.24	3.45
	Net Worth	3038.21	3391.67	3325.61



For, Namra Finance Limited

  
Jayendra Patel  
Managing Director

Name of Company : Namra Finance Ltd

Annexure

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

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)			Credit Rating Agency & Rating as on September 30, 2017	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 Credit Rating 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)	Funds invested for debentures maturing this year		
1	CL/MUM/16-17/DEB/163	02-Aug-16	INE229007012	35.00	Listed	Secured	23,118,411	17.08.2017	23,118,411	17.08.2017	N/A	23,501,590	17.02.2018	23,501,590	N/A	N/A	N/A	BBB	

For, Namra Finance Limited

Director