

No.CTL/DEB/18-19/Noting Certificate/667

August 01, 2018

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 **Sambandh Finserve Private Limited ("the Company")** for the Half year ended March 31, 2018.

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*



SAMBANDH FINSERVE PRIVATE LIMITED

CIN - U67120OR1996PTC011931



Ref: SFPL/FIN/88/06/18-19

Date: August 01, 2018

To  
The Catalyst Trusteeship Limited  
Office No.83-87, 8<sup>th</sup> Floor, 'Mittal Tower',  
'B', Wing, Nariman Point, Mumbai-400021

Dear Sir/Madam,

**Sub: Listed NCD- Statutory Compliance Report for the Half-Year ended March 31, 2018.**

With reference to your letter No.CTL/MUM/Compliance/half-Yearly/2017-18/780 dtd. March 28, 2018, we are providing herewith the following information with supporting documents as mentioned below:

**Part I- Information to be submitted to Stock Exchange (Regulation 52)**

- a) Audited Financial results for the half year ending as on March 31, 2018 signed by Statutory Auditor.- **Enclosed the Annexure.**
- b) Credit rating and change in credit rating (if any);- **Copy of the Credit Rating letters are enclosed as Annexure.**
- c) Asset cover available, in case of non-convertible debt securities; Charge created for the NCD.
- d) Debt Equity Ratio: 8.69
- 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; **Enclosed the Annexure-A.**
- 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 redemption amount; - ; **Enclosed as the Annexure-B.**
- g) Debt service coverage ratio( **not applicable for NBFC**)
- h) Interest service coverage ratio (**not applicable for NBFC**)
- i) Details of Debenture redemption reserve in the format- Not Applicable
- j) Net worth;Rs.2,355.87 lakh
- k) Net Profit After Tax: Rs 267.98 lakh
- l) Earning per Share: Rs. 1.73

For Sambandh Finserv Pvt Ltd.

Company Secretary



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

- a) A copy of the annual report will be submitted later and the certificate from Statutory Auditor in respect of utilisation of funds submitted earlier in the year of issue the NCD.
- b) We have not issued any non-convertible debt securities during the period, hence not issued any notices, resolutions and circulars.
- c) Intimations regarding:
  - i) Any revision in rating- Enclosed the Rating letters
  - ii) There is no default in timely payment of interest or redemption or both in respect of the non-convertible debt securities.
  - iii) We have created the charges on the assets, hence no failure of compliance.
- d) There is no material deviations in the use of proceeds of issue of NCDs from the object stated in the Offer Document.
- e) A half yearly certificate regarding maintenance of hundred per cent Assets 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)**

**Part-III. Informations to be submitted to the Debenture holders (Regulation 58)**

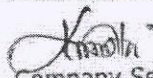
- a) We will provide the informations on request.
- b) We have complied the sub-regulation (4) and (5) of regulation 52.
- c) We will comply the provisions during the meeting.
- d) We will comply the formalities during incident happened.

**Part-IV. Additional information to be submitted to the Debenture Trustee**

- a) This is not applicable, hence not submitting the certificate.

Thanking You.

Yours Faithfully,  
For Sambandh Finserve Private Limited  
For Sambandh Finserve Pvt Ltd.

  
Company Secretary

Company Secretary

Encl: As above

# SAMBANDH FINSERVE PRIVATE LIMITED

CIN - U67120OR1996PTC011931



# SAMBANDH

FINSERVE PRIVATE LIMITED

"Enduring Relationships..."

ALFAMITE

Name of Company: Sambandh Finserv Private Limited

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

Sl. No.	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Issue Size (per ISIN) in Crores	Listed / Unlisted	Secured / Unsecured	Details of redemption & payment of interest during half-year ending March 31, 2018				Details of redemption & payment of interest due in the next half-year i.e. 01.04.2018 - 30.09.2018				Details of Debenture Redemption Reserve (if applicable)			Credit Rating Agency & Rating as on March 31, 2018	Change in Credit Rating during Half Year ended March 31, 2018
							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 March 31, 2018 (Rs Crore)	Funds invested for debentures maturing this year		
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,682,610	03-Nov-17	4,682,610	27-Oct-17		4,616,241	03-May-18	4,316,241				[ICRA] A+(50)	
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,639,710	04-Dec-17	4,639,710	27-Nov-17		4,388,677	04-Jun-18	4,388,677					
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,382,768	03-Jan-18	4,382,768	27-Dec-17		4,327,553	03-Jul-18	4,327,553					
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,378,713	05-Feb-18	4,378,713	29-Jan-18		4,295,603	04-Aug-18	4,295,603					
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,472,262	05-Mar-18	4,472,262	26-Feb-18		4,252,702	03-Sep-18	4,252,702					
	CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	10.00	Listed	Secured	4,446,193	03-Apr-18	4,446,193	26-Mar-18		4,398,307	03-Oct-18	4,398,307					

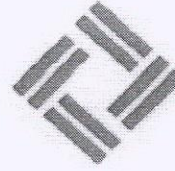
\*\* In case of any ISIN omitted by us due to oversight, kindly add them while furnishing information.

For Sambandh Finserv Private Limited

For Sambandh Finserv Pvt Ltd.

Company Secretary



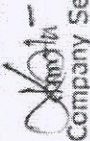


**ANNEXURE - A**  
Details of redemption & payment of interest during last half year ending March 31, 2018:

Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Principal / Interest	Due Date	Amount (Rs)	Actual Payment date
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,682,610	03-Nov-17	4,682,610	27-Oct-17
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,639,710	04-Dec-17	4,639,710	27-Nov-17
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,582,768	03-Jan-18	4,582,768	27-Dec-17
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,578,713	05-Feb-18	4,578,713	29-Jan-18
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,477,262	05-Mar-18	4,477,262	26-Feb-18
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,448,193	03-Apr-18	4,448,193	26-Mar-18

For Sambandh Finserv Private Limited

For Sambandh Finserv Pvt Ltd.

  
Company Secretary

Company Secretary



**ANNEXURE - B**  
Details of redemption & interest due in the next half-year i.e. 01.04.2018 to 30.09.2018:

Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Principal / Interest	Due Date	Amount (Rs)
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,416,241	03-May-18	4,416,241
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,388,677	04-Jun-18	4,388,677
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,327,553	03-Jul-18	4,327,553
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,295,603	03-Aug-18	4,295,603
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,252,702	03-Sep-18	4,252,702
CL/MUM/16-17/DEB/257	26-Sep-16	INE992V07013	4,208,307	03-Oct-18	4,208,307

For Sambandh Finserv Private Limited

For Sambandh Finserv Pvt Ltd.

Company Secretary

Company Secretary





ICRA

ICRA Limited

**CONFIDENTIAL**

Ref No: ICRA/SFR/CHE/17-18/3368 E

March 12, 2018

**Mr. Deepak Kindo**

MD & CEO

SAMBANDH FINSERVE PVT. LTD.

Plot No. "O"- 4/9, Area 7 & 8,

Civil Township, Rourkela - 769004

Sundargarh, Odisha

Dear Sir,

**Re: Surveillance of rating assigned to Rs. 10.00 crore (present o/s Rs. 3.33 crore) Non Convertible Debentures (NCD) of Sambandh Financial Services Private Limited under the Pooled NCD Programme - IFMR Capital P.B.I. XV 2016<sup>1</sup>**

As you would be aware, in terms of the mandate letter received from its clients, ICRA Limited is required to review all its ratings, on an annual basis, or as and when the circumstances so warrant.

The Rating Committee of ICRA, after due consideration, has reaffirmed the rating for the captioned NCDs at **[ICRA]A-(SO)<sup>†</sup>**.

The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the aforesaid instrument.

ICRA reserves the right to suspend, withdraw or revise the above rating at any time on the basis of new information or unavailability of information or such other circumstances, which ICRA believes, may have an impact on the rating assigned to the aforesaid instrument.

Further, the Rating Committee of ICRA is of the opinion that the guarantee required for maintaining the above-mentioned ratings can be revised. The guarantee required for maintaining the current rating for NCDs, as per ICRA, is as mentioned in the table below.

Initial Amount (Rs. crore)	Amount O/s after Feb-18 payout (Rs. crore)	Initial Guarantee as a % of Initial Amount	Initial Guarantee as a % of O/S Feb-18 amount	Guarantee Required as per ICRA for the rating
10.00	3.33	20.0%	60.0%	40.0%

You are required to forthwith inform us about any default or delay in repayment of interest or principal amount of the instrument rated, as above, or any other debt instruments/ borrowing. You are also required to keep us forthwith informed of any other developments which may have

<sup>1</sup> Under the current transaction, six issuers had simultaneously issued NCDs aggregating to Rs. 106 crore, which was credit enhanced by a common partial guarantee


<sup>†</sup> For complete rating definition please refer to ICRA Website [www.icra.in](http://www.icra.in) or any of the ICRA Rating Publications

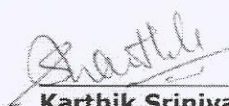


a direct or indirect impact on the debt servicing capability of the company including any proposal for re-schedulement or postponement of the repayment programmes of the dues/ debts of the company with any lender(s)/ investor(s).

Should you require further clarification, please do not hesitate to get in touch with us.

With kind regards,  
Yours faithfully,  
For **ICRA Limited**

  
**Suprio Banerjee**  
Vice President

  
**Karthik Srinivasan**  
Senior Vice President

CC: Catalyst Trusteeship Limited (Trustee)