

No.CTL/DEB/18-19/Noting Certificate/1697

October 29, 2018

To Whomsoever It May Concern,

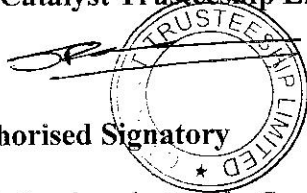
## **CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[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 **Vistaar Financial Services Private Limited (“the Company”)** for the Half year ended September 30, 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*





27 October 2018

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 30<sup>th</sup> September 2018, our various Non-Convertible Debentures issuances.**

Following are the information details of Non-Convertible Debentures issued till **30<sup>th</sup> September 2018:**

Particulars	Amount (Rs)
Series 6 – 680 Debentures of Rs.10,00,000/- each, allotment completed on 27 Jul 2016	68,00,00,000
Series I – 750 Debentures of Rs.10,00,000/- each, allotment completed on 30 Nov 2016	46,87,50,000
Series II – 500 Debentures of Rs.10,00,000/- each, allotment completed on 6 Jan 2017	30,00,00,000
Series I – 650 Debentures of Rs.10,00,000/- each, allotment completed on 22 Jun 2018	65,00,00,000
Series 2 – 650 Debentures of Rs.10,00,000/- each, allotment completed on 23 Jul 2018	65,00,00,000
Series 2 – 690 Debentures of Rs.10,00,000/- each, allotment completed on 24 Aug 2018	69,00,00,000

Sl No	Particulars	Series 4	Series 5	Series 6	Series I and Series II
a	Credit Rating from ICRA Limited	A- with stable outlook effective date Jun 15, 2018			
b	Asset Cover Available	100%	100%	100%	100%
c	Debt Equity Ratio	1.44			
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	1.71			



g	Interest service coverage ratio	1.66
h	Debenture redemption reserve	Please refer Annexure C
i	Net worth	₹575.07 Crs (Based on Limited Review financials of 30 <sup>th</sup> Sept 2018)
j	Net profit after tax	₹15.77 Crs (Based on Limited Review financials of 30 <sup>th</sup> Sept 2018)
k	Earnings per share	Basic – Not Annualized : ₹20.08 per share Diluted – Not Annualized : ₹2.27 per share (Based on Limited Review financials of 30 <sup>th</sup> Sept 2018)

For **Vistaar Financial Services Private Limited**

Validity unknown



Digitally signed by CFO-CS SUDESH SHRIKANT CHINCHEWADI  
Location:Bangalore



Date: 27.10.2018

To,

BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400001, India

**Sub: Submission of unaudited financial results for the half year ended September 30, 2018 as per SEBI (Listing Obligation and Disclosure Requirements) Regulation**

With reference to above captioned subject, we, Vistaar financial Services Private Limited hereby submit the following documents for the half year ended September 30, 2018.

1. Unaudited Financial results for the half year ended September 30, 2018
2. Limited Review Report by the Statutory Auditors of the Company

We request you to kindly take the same on record.

**For Vistaar Financial Services Private Limited**

**Sudesh Chinchewadi**  
Chief Financial Officer and Company Secretary  
Membership Number: A16422



# Walker Chandniok & Co LLP

Walker Chandniok & Co LLP  
16th Floor, Tower II,  
Indiabulls Finance Centre,  
SB Marg, Elphinstone (W)  
Mumbai - 400 013  
Maharashtra, India

T +91 22 6626 2600  
F +91 22 6626 2601

## Independent Auditor's Report on Half-Yearly Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

### To the Board of Directors of Vistaar Financial Services Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Vistaar Financial Services Private Limited**, ('the Company') for the half year ended 30 September 2018 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circulars CIR/IMD/DF1/9/2015 dated 27 November 2015 and CIR/IMD/DF1/69/2016 dated 10 August 2016 (collectively, the "Listing Regulations"). The preparation of this Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 - Interim Financial Reporting specified under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, as amended is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.
2. Attention is drawn to the fact that the figures for the corresponding half year ended 30 September 2017, including the reconciliation of net profit under Indian Accounting Standards ('Ind AS') of the corresponding half year ended 30 September 2017 with net profit reported under previous GAAP, as included in the Statement which have been approved by the Board of Directors but have not been subject to review or audit.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance about whether the Statement is free of material misstatement.

A review is limited primarily to enquiries of company personnel and analytical procedures, applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.




# Walker Chandiook & Co LLP

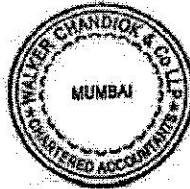
**Vistaar Financial Services Private Limited**  
**Independent Auditor's Report on Half-Yearly Financial Results of the Company – 30 September 2018**

---

4. 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 the applicable accounting standards, prescribed under Section 133 of the Companies Act, 2013 and SEBI Circulars CIR/IMD/DF1/9/2015 dated 27 November 2015 and CIR/IMD/DF1/69/2016 dated 10 August 2016, and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For Walker Chandiook & Co LLP**  
Chartered Accountants  
Firm Registration No.: 001076N/N500013

  
**Manish Gujral**  
Partner  
Membership No. 105117

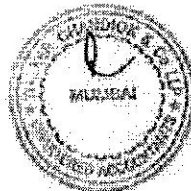


Place : Mumbai  
Date : 26 October 2018



**Vistaar Financial Services Private Limited**  
**Unaudited Balance Sheet as at 30 September 2018**

Sl No	Particulars	As at 30 September 2018 Unaudited
1	<b>Financial assets</b>	
a)	Cash and cash equivalents	3,962
b)	Bank balances other than (a) above	363
c)	Loans	1,31,576
d)	Investments	3,463
e)	Other financial assets	2,822
		<b>1,42,176</b>
2	<b>Non-financial assets</b>	
a)	Current tax assets (net)	597
b)	Deferred tax assets (net)	1,841
c)	Property, plant and equipment	671
d)	Capital work-in-progress	4
e)	Other intangible assets	180
f)	Other non-financial assets	333
		<b>3,626</b>
	<b>Total assets</b>	<b>1,46,702</b>
	<b>Liabilities and Equity</b>	
	<b>Liabilities</b>	
1	<b>Financial Liabilities</b>	
a)	<b>Payables</b>	
	(i) Trade payables	
	(ii) Total outstanding dues of micro enterprises and small enterprises	
	(iii) Total outstanding dues of creditors other than micro enterprises and small enterprises	103
b)	Debt securities	37,388
c)	Borrowings (other than debt securities)	45,844
d)	Other financial liabilities	4,484
		<b>87,619</b>
2	<b>Non-financial liabilities</b>	
a)	Current tax liabilities (Net)	33
b)	Provisions	225
c)	Other non-financial liabilities	318
		<b>576</b>
3	<b>Equity</b>	
a)	Equity share capital	6,761
b)	Other equity	50,746
		<b>57,507</b>
	<b>Total Liabilities and Equity</b>	<b>1,46,702</b>





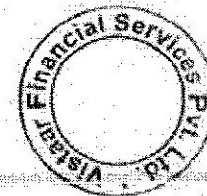
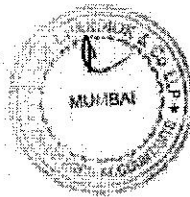
**Vistaar Financial Services Private Limited**

**Unaudited statement of financial results for the half year ended 30 September 2018**

(₹ in Lakhs)

Sl No	Particulars	Half year ended	Half year ended
		30 September 2018	30 September 2017
		Unaudited	Unaudited
	<b>Revenue</b>		
1	Revenue from operations	14,752	14,262
2	Other income	259	239
3	<b>Total revenue (1+2)</b>	<b>15,011</b>	<b>14,501</b>
4	<b>Expenses</b>		
	Employee benefit expense	4,398	4,304
	Finance costs	4,183	3,983
	Depreciation and amortisation expense	263	262
	Impairment on financial instruments	2,031	1,812
	Other expenses	1,728	1,898
	<b>Total expenses</b>	<b>12,973</b>	<b>12,959</b>
5	<b>Profit before tax for the period (3-4)</b>	<b>2,442</b>	<b>2,442</b>
6	<b>Tax expense</b>		
	Current tax	919	946
	Deferred tax expense	(31)	(78)
	<b>Total tax expenses</b>	<b>889</b>	<b>870</b>
7	<b>Profit after tax for the period (5-6)</b>	<b>1,554</b>	<b>1,572</b>
8	<b>Other comprehensive income</b>		
	(i) Items that will not be reclassified to profit or loss	35	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(12)	-
	<b>Total other comprehensive income, net of tax</b>	<b>23</b>	<b>-</b>
9	<b>Total Comprehensive Income for the period (7+8)</b>	<b>1,577</b>	<b>1,572</b>
10	Paid-up equity share capital (face of value of ₹ 10 each)	796	785
12	<b>Earnings per share (not annualised)</b>		
	Basic (₹)	20.08	19.41
	Diluted (₹)	2.27	2.19

See accompanying notes to the financial results







**Vistaar Financial Services Private Limited**

**Unaudited statement of financial results for the half year ended 30 September 2018**

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors of Vistaar Financial Services Private Limited (the Company) at their respective meetings held on 28 October 2018 and 26 October 2018 respectively.
- The financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016. The Company has adapted Ind AS from 01 April 2018 and the effective date of such transition is 01 April 2017.  
  
These financial results for the current and previous periods may require adjustments due to any change in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and Reserve Bank of India or changes in the use, of one or more optional exemptions from the full retrospective application of certain Ind AS permitted under IND AS 101 'First time adoption of Indian Accounting Standard'.
- The above financial results have been subjected to limited review by the statutory auditors of the Company as required under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). Ind AS compliant financial results, pertaining to the corresponding six months ended 30 September 2017 has not been subject to limited review or audit.
- The Company has prepared a reconciliation of the net profit, as required by Para 32 of Ind AS 101, of the corresponding period under the previous IGAAP with the respective figures as reported in these financial results under Ind AS. The net profit reconciliation for the six months ended 30 September 2017 is presented as below:

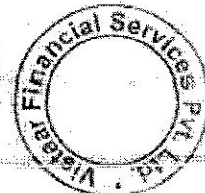
Sl No	Particulars	Half year ended 30 September 2017 (Unaudited)
	Net profit after tax as per Previous GAAP	1,503
a)	Adoption of Effective Interest Rate ("EIR") for amortisation of income and expenses - financial assets at amortised cost	512
b)	Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost	(17)
c)	Impact on application of expected credit loss method for loan loss provisioning	48
d)	Net gain on derecognition of loans sold under direct assignment transactions	(309)
e)	Adoption of fair value method for employee stock option plans	(53)
f)	Deferred tax impact on Ind AS adjustments	(82)
	Net profit after tax as per Ind AS	1,572
	Other comprehensive income (net of tax)	-
	Total comprehensive income as per Ind AS	1,572

- In terms of optional exemption provided by SEBI circular no. CIR/MD/DF/69/2-16 dated August 10, 2016 the Company has opted to avail exemption for disclosing Ind AS compliant financial results for financial year ended March 31, 2018.
- The Company is primarily engaged in the business of financing and as such no separate information is required to be furnished in terms of Ind AS 108 "Operating segments" specified under section 133 of the Companies Act, 2013.

For and on behalf of the Board of Directors



*(Signature)*  
**Brahmanand Hegde**  
 Executive Vice Chairman  
 DIN : 02984527



Place: Bangalore  
 Date: 26 October 2018

*(Signature)*



ICRA

Confidential

ICRA Limited

Ref: ICRA: BLR: 2018-19/RT /181

Date: June 15, 2018

**Mr. Sudesh Chinchewadi**

Executive Vice President, CFO & Company Secretary

Vistaar Financial Services Private Ltd

Plot no. 59 & 60 – 23, 22nd Cross, 29th Main

BTM Layout, 2nd Stage

Opp. to Madiwala Lake Entrance

Bengaluru – 560-076

Dear Sir,

**Re: ICRA Credit Rating for Rs.276.25 Crore NCD Programme of Vistaar Financial Services Private Limited (instrument details in Annexure)**

In terms of the Rating Agreement dated October 27, 2014, executed between Vistaar Financial Services Private Limited and ICRA Limited (ICRA), ICRA is required to review the rating, on an annual basis, or as and when the circumstances so warrant.

Please note that the Rating Committee of ICRA, after due consideration of the latest development in your company, has reaffirmed the rating of your non-convertible debenture (NCD) programme at [ICRA]A- (pronounced as [ICRA] A Minus). The Outlook on the long-term rating is Stable. Instruments with [ICRA]A rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. Within this category modifiers {"+" (plus) / "- (minus)} can be used with the rating symbols. The modifiers reflect the comparative standing within the category.

In any of your publicity material or other document wherever you are using our above rating, it should be stated as [ICRA]A- (Stable).

This rating is specific to the terms and conditions of the proposed issue as was indicated to us by you and any change in the terms or size of the issue would require the rating to be reviewed by us. If there is any change in the terms and conditions or size of the instrument rated, as above, the same must be brought to our notice before the issue of the instrument. If there is any such change after the rating is assigned by us and accepted by you, it would be subject to our review and may result in change in the rating assigned.

Vistaar Financial Services Private Limited

  
Authorized Signatory

'The Millennia', Tower B, Unit No. 1004  
10<sup>th</sup> Floor, 1 & 2 Murphy Road, Ulsoor  
Bengaluru - 560008

Tel. : +91.80.4332 6400  
Fax : +91.80.4332 6409  
CIN : L74999DL1991PLC042740

Website: www.icra.in  
Email : info@icraindia.com

Registered Office : 1105, Kailash Building, 11<sup>th</sup> Floor, 26 Kasturba Gandhi Marg, New Delhi - 110001. Tel. : +91.11.23357940-45 Fax : +91.11.23357945  
Corporate Office : Building No. 8, Tower-A, 2<sup>nd</sup> Floor, DLF Cyber City, Phase II, Gurgaon - 122002. Tel. : +91.124.4545900 Fax : +91.124.4050424



ICRA

ICRA reserves the right to review and/ 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 you.

The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the instruments issued by you.

You are requested to furnish a monthly 'No Default Statement (NDS)' (in the format enclosed) on the first working day of every month, confirming the timeliness of payment of all obligations against the rated debt programme. This is in line with requirements as prescribed in circular dated June 30, 2017 on 'Monitoring and Review of Ratings by Credit Rating Agencies(CRAs)' issued by the Securities and Exchange Board of India

You are also requested 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 and keep us informed of any other developments which may have 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). Further, you are requested to inform us immediately as and when the borrowing limit for the instrument rated, as above, or as prescribed by the regulatory authority(ies) is exceeded.

Enclosed herewith is a copy of the rationale of the assigned rating for your reference. We request you to provide your comments on the rationale, if any, by June 22, 2018.


We thank you for your kind cooperation extended during the course of the rating exercise. Please let us know if you need any clarification.

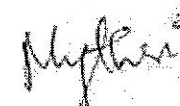
We look forward to further strengthening our existing relationship and assure you of our best services.

With kind regards,

Yours sincerely,

For ICRA Limited

  
Swathi Hebbar  
Asst Vice President  
swathi.hebbar@icraindia.com

  
Mythri Macherla  
Senior Analyst  
mythri.macherla@icraindia.com

Vistaar Financial Services Private Limited

  
Authorized Signatory



ICRA

Encl:

*No Default Statement on the Company Letter Head'*

To

<CRA Name and Address>

Dear Sir/ Madam,

1. We hereby Confirm that as on date there are no Over dues or default on our debt obligations
2. We also confirm that in the month ended <Month and Year name>, there has been no instance of delay in servicing of our debt obligations.
3. We also confirm that there has not been any instance of devolvement of Letter of Credit in the month ended <Month and Year name>.
4. We also confirm that in the month ended <Month and Year name>, there has been no instance of delay in servicing of debt obligations guaranteed by us.
5. We also confirm that there has been no overdraw of the drawing power sanctioned by the bank for a period of more than 30 consecutive days in case of bank facilities which do not have scheduled maturity/repayment dates.
6. Details of delay/ default/ rescheduling of interest or principal as on date/ in the month ended <Month and Year name> , in any of the above case (if any):

Name of the Instrument	ISIN	Amount to be paid	Due Date of Payment	Actual Date of Payment	Remarks

Thanking You,

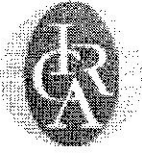
Yours faithfully,

<Authorized Signatory of Issuer>

Vistaar Financial Services Private Limited

Authorized Signatory

6



ICRA

Encl:

Annexure

**LIST OF ALL INSTRUMENT RATED (WITH AMOUNT OUTSTANDING)**

<b>Rated Instrument</b>	<b>Rated Amount (In Crores)</b>	<b>Amount Outstanding (In Crores)</b>	<b>Rating Action</b>
NCD	11.25	11.25	[ICRA]A- (Stable) / Reaffirmed
NCD	42.00	42.00	[ICRA]A- (Stable) / Reaffirmed
NCD	68.00	68.00	[ICRA]A- (Stable) / Reaffirmed
NCD	30.00	30.00	[ICRA]A- (Stable) / Reaffirmed
NCD	75.00	75.00	[ICRA]A- (Stable) / Reaffirmed
NCD	15.00	15.00	[ICRA]A- (Stable) / Reaffirmed
NCD	20.00	20.00	[ICRA]A- (Stable) / Reaffirmed
NCD	15.00	15.00	[ICRA]A- (Stable) / Reaffirmed
<b>Total</b>	<b>276.25</b>	<b>276.25</b>	

Vistaar Financial Services Private Limited

Authorized Signatory

9



27 October 2018

To,

**Catalyst Trusteeship Ltd.**  
83 - 87, 8th Floor, 'B' Wing,  
Mittal Tower, Nariman Point,  
**Mumbai - 400 021**

Dear Sir/Madam,

**Subject: Half yearly communication for the half year ending 30 September 2018**

Following are the information details of Non-Convertible Debentures issued till 30 September 2018:

Particulars	Amount (Rs)
Series 6 – 680 Debentures of Rs.10,00,000/- each, allotment completed on 27 Jul 2016	68,00,00,000
Series I – 750 Debentures of Rs.10,00,000/- each, allotment completed on 30 Nov 2016	46,87,50,000
Series II – 500 Debentures of Rs.10,00,000/- each, allotment completed on 6 Jan 2017	30,00,00,000
Series 1 – 650 Debentures of Rs.10,00,000/- each, allotment completed on 22 Jun 2018	65,00,00,000
Series 2 – 650 Debentures of Rs.10,00,000/- each, allotment completed on 23 Jul 2018	65,00,00,000
Series 2 – 690 Debentures of Rs.10,00,000/- each, allotment completed on 24 Aug 2018	69,00,00,000

1. Provisions of Regulation 56;
  - a. Need to submit the following documents
    - Annual Report
    - Utilization certificate

**Response:** We have enclosed Annual Report for 31 Mar 18 and Limited Review financials for half year ending Sep 30, 2018.

Utilization certificate of chartered accountant has already submitted



- b. Notice of the all meetings of the debt security holders specifically stating that the provisions of appointment of proxy as mentioned in section 176 of the Companies Act, 1956 shall be applicable for such meeting.

**Response:** No meetings have been held till 30<sup>th</sup> Sept 2018 with respect to debenture holders.

- c. Intimations regarding
- Any revision in rating

**Response:** ICRA rating of A- with stable outlook effective date Jun 15, 2018.

- Any default in timely payment of interest or redemption of both in respect of the NCD's

**Response:** "NIL", No interest or redemption of NCD's is defaulted.

- Failure to create the charge on the assets

**Response:** "NIL", Charge on the book debts are created for all Non-Convertible Debentures as per the agreement

- d. A half yearly certificate regarding maintenance of 100% asset cover in respect of listed NCD's by Chartered accountant along with half yearly financial results;

**Response:** Half yearly chartered accountant certificate certifying the 100% asset coverage maintained for all Non-Convertible Debenture enclosed.

- e. Copy of the statement, if any filed with the stock exchange, as per Regulations 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document

**Response:** No deviations

## 2. Provisions of Regulation 58, need to submit the following documents



a. Annual Report

**Response:** We have enclosed Annual Report for 31<sup>st</sup> Mar 18 and limited review financials for half year ending Sep 30, 2018.

b. Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52 to holders of NCD's

**Response:** half yearly communication has sent to Catalyst Trusteeship on 27<sup>th</sup> Oct 2018.

c. Notices of all the meetings of holders of NCDs

**Response:** No meetings have been held till 30<sup>th</sup> September 2018 with respect to debenture holders.

d. 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

**Response:** No meetings have been held till 30<sup>th</sup> September 2018 with respect to debenture holders.

For **Vistaar Financial Services Private Limited**

Validity unknown



Digitally signed by CFO-CS SUDESH SHRIKANT CHINCHEWADI  
Location: Bangalore





## 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 30.09.2018

No of Debenture/Series	Due date of Payment	Principle	Interest	Total Due Amount (Rs.)	Actual Date of Payment
UTI-Series – 5	25-Jun-18	42,00,00,000	2,77,48,767	44,77,48,767	25-Jun-18
UTI-Series – 6	27-Jul-18	-	3,94,53,041	3,94,53,041	27-Jul-17
Franklin-Series-I,II & III	30-Jun-18	-	14,95,890	14,95,890	30-Jun-18
	31-Jul-18	-	72,92,466	72,92,466	31-Jul-18
	31-Aug-18	-	1,29,82,603	1,29,82,603	31-Aug-18
	30-Sep-18	-	1,71,73,973	1,71,73,973	30-Sep-18
Reliance-Series-I	30-May-18	9,37,50,000	1,99,86,190	11,37,36,190	30-May-18
	30-Aug-18	9,37,50,000	1,74,86,404	11,12,36,404	30-Aug-18
Reliance-Series-II	06-Apr-18	20,00,00,000	1,56,16,438	21,56,16,438	06-Apr-18
	06-Jul-18	-	85,63,973	85,63,973	06-Jul-18

### ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.10.2018 to 31.03.2019

No of Debenture/Series	Due date of Payment	Principle	Interest	Total Due Amount (Rs.)
UTI-Series – 6	27-Jan-19	-	4,03,24,932	4,03,24,932
Franklin-Series-I,II & III	31-Oct-18	-	1,77,46,438	1,77,46,438
	30-Nov-18	-	1,71,73,973	1,71,73,973
	31-Dec-18	-	1,77,46,438	1,77,46,438
	31-Jan-19	-	1,77,46,438	1,77,46,438
	28-Feb-19	-	1,60,29,041	1,60,29,041
	31-Mar-19	-	1,77,46,438	1,77,46,438
Reliance-Series-I	30-Nov-18	9,37,50,000	1,47,80,753	10,85,30,753
	28-Feb-19	9,37,50,000	1,18,39,829	10,55,89,829
Reliance-Series-II	06-Oct-18	-	86,58,082	86,58,082
	04-Jan-19	15,00,00,000	1,04,56,973	16,04,56,973

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 up to 30.09.2018 Rs. (In Cr.)	Funds invested for debentures maturing during the year
UTI-Series – 6	68.0	NA (Please refer notes)		Nil
Franklin-Series-I,II & III	199.0			Nil
Reliance-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, and the company is not required to create a DRR

For Vistaar Financial Services Pvt Ltd

Validity unknown



Digitally signed by CFO-CS SUDESH SHRIKANT CHINCHEWADI  
Location:Bangalore