

No.CTL/DEB/19-20/Noting Certificate/3330

May 08, 2019

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 **Satin Credit care Network Ltd. (“the Company”)** for the Half year ended March 31, 2019.

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*





# SATIN CREDITCARE NETWORK LTD.

Reaching out!

May 08, 2019

To,  
**The General Manager**  
**Bombay Stock Exchange Limited,**  
 Phiroze Jeejeebhoy Towers,  
 Dalal Street,  
 Mumbai- 400023

Dear Sir,

**Sub: Compliance under Regulation 52 (4) & (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 for the half year ending on March 31, 2019**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI(Listing Obligation and Disclosure Requirements) Regulations 2015 there under. The details are as on **March 31, 2019** mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

S. No.	ISIN	Name of Debenture Holders	Address of Debenture Holders	Issue Date	Face Value	No. of Debentures	Amount	BSE Listing Date
1	INE836B 08053	Pettelaar Effectenbewaar bedrijf N. V.	Deutsche Bank AG, DB House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai - 400001	05-Oct-15	100000	2628	262800000	13-Oct-15
2	INE836B 08046	Capital First Limited	Capital First Limited 15th Floor Tower-2 Indiabulls Finance Center Senapati Bapat Marg Elphinston Mumbai 400013	30-Jun-15	1000000	250	250000000	10-Jul-15
3	INE836B 08020	Samena India Credit (Singapore) Private Limited	Citibank N.A. Custody Services, FIFC- 11th Flr, G Block, Plot C-54 and C-55, BKC Bandra - East, Mumbai - 400051	20-Mar-15	1000000	150	150000000	07-Apr-15
4	INE836B 07097	UTI International Wealth Creator 4	Standard Chartered Bank, CRESCENZO Securities Services, 3rd Floor, C-38/39 G-Block, BKC Bandra (East) Mumbai - 400051	15-Jul-14	2500000	200	500000000	30-Jul-14
5	INE836B 08012	The Investment Fund For Developing Countries	C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park,	15-Jul-14	2500000	84	210000000	30-Jul-14

**Corporate Office:**  
 1<sup>st</sup> and 3<sup>rd</sup> Floor, Plot No-97,  
 Sector-44, Gurugram – 122003  
 Haryana, India

**Registered Office:**  
 5<sup>th</sup> Floor, Kundan Bhawan,  
 Azadpur Commercial Complex,  
 Azadpur, Delhi – 110033, India

**CIN** : L65991DL1990PLC041796  
**Landline No** : 0124 – 4715400  
**E-Mail ID** : [info@satincreditcare.com](mailto:info@satincreditcare.com)  
**Website** : [www.satincreditcare.com](http://www.satincreditcare.com)



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			Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097					
6	INE836B 07204*	AAV S.A.R.L	Deutsche Bank Ag, DB House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai 400001	22- Dec- 15	100000	4644	464400000	30-Dec-15
7	INE836B 08061	IFMR Fimpact Long Term Multi Asset Class Fund	10th Floor Phase-I, IITM Research Park Kanagam Village Taramani Chennai 600113	30- Dec- 15	1000000	250	250000000	14-Jan-16
8	INE836B 07212*	Stichting Juridisch Eigenaar Actiam Instituional Microfinance Fund III	C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097	29- Mar- 16	1000000	125	125000000	13-Apr-16
9	INE836B 08079	Stichting Juridisch Eigenaar Actiam Instituional Microfinance Fund III	C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097	05- Apr- 16	1000000	125	125000000	20-Apr-16
10	INE836B 08087	Global Commercial Microfinance Consortium II BV	Global Commercial Microfinance Consortium II BV De Entrée 99 AF 2001, Amsterdam Zuidoost, Netherland-1101 He	27- May- 16	5000	67489	337445000	10-Jun-16
11	INE836B 07220	UTI International Wealth Creator 4	Standard Chartered Bank, Crescenzo, 3 <sup>rd</sup> floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400051	15- Jun- 16	1000000	680	680000000	22-Jun-16
12	INE836B 08095	Caspian Impact Investments Private Limited	3 <sup>rd</sup> Floor, 8-2- 596/5/B/1, Road, No.-10, Banjara Hills, Hyderabad- 500034	28- Jun- 16	1000000	100	100000000	11-Jul-16
13	INE836B 07261*	L&T Finance Limited	L & T House , Ballard Estate, Mumbai-400001	03- Oct- 16	1000000	260	260000000	17-Oct-16
14	INE836B 07279	DWM Securitizations S.A	12 <sup>th</sup> Floor, State Bank Bhavan,	3- Nov- 16	1000000	250	250000000	10-Nov- 16

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			Madame Cama Road, Mumbai – 400 021)					
15	INE836B 08145	DWM Securitized S.A	12 <sup>th</sup> Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400 021)	4- Nov- 16	1000000	250	250000000	15-Nov- 16
16	INE836B 07287	Hinduja Leyland Finance Limited	27a , Developed Industrial Estate Guindy, Chennai, Tamil Nadu- 600032	11- Nov- 16	1000000	250	250000000	18-Nov- 16
17	INE836B 07303	Utkarsh Small Finance Bank Ltd	S-24/1-2, 1st Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi, Uttar Pradesh, India, PIN - 221002	20- Sep- 17	1000000	200	200000000	26-Sep-17
18	INE836B 07311	BlueOrchard Microfinance Fund	Standard Chartered Bank, CRESCENZO, 3rd Floor, C-38/39, G- Block, Bandra Kurla Complex, Bandra (East) . Mumbai-400051	03- Oct- 17	1000000	650	650000000	17-Sep-17
19	INE836B 07360	IFMAR CAPITAL FINANCE LIMITED	10th Floor, Phase-1, IIT-Madras Research Park, Kangam Viiiage, Taramani-600113	08- Feb- 18	1000000	600	600000000	22-Feb-18
20	INE836B 07378	BlueOrchard Microfinance Fund	Standard Chartered Bank, CRESCENZO, 3 <sup>rd</sup> Floor, C-38/39, G- Block, Bandra Kurla Complex, Bandra (East) . Mumbai-400051	31- Jul- 18	1000000	970	970000000	16-Aug- 18
21	INE836B 07394	Water Credit Investment Fund 3 LLC	Edelweiss House, Off CST Road, Kolivery Village, Vidya Nagari, Kalina, Santacruz East, Mumbai, Maharashtra 400098	26- Oct- 18	1000000	387	387000000	Nov-06- 18
22	INE836B 07402	Nederlandse Financierings- Maatschappij voor Ontwikkelingsl anden N.V	Anna Van, Saksenlaan 71, 2593 HW, The Hague, The, Netherlands	14- Dec- 18	1000000	2130	213000000 00	21-Dec-18

\* redeemed during October 01, 2018 to March 31, 2019

- We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
- There is no Change in Credit Rating for the above said Non-Convertible Debentures.

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4. The Debt Equity Ratio is 4.55
5. Debenture Redemption Reserve N.A.
6. Net Worth of Rs. 115,141.69 Lakh
7. Net Profit/Loss after Tax is Rs. 19,494.28 Lakh
8. Earnings per Share is 40.37
9. Earnings Diluted per Share is 40.09
10. Outstanding redeemable Preference Shares are Rs. 2,487.23 Lakh
11. The due date of payment of principal and interest and the actual date of payment for the half-year ending on March 31, 2019 and due date of principal and interest of the above said NCDs during next half-year i.e. April 01, 2019 to September 30, 2019 are as under:

Series / Tranche	Due date of payment of principal and interest and the actual date of payment for the half-year ending March 31, 2019			Details of redemption & interest due in the next Quarter:	
	Due date of payment	Amount (Rs.)	Actual date of payment	Due date of payment	Amount (Rs.)
INE836B08053	Principal				
	NIL	NIL	NIL	16-Sep-19	262,800,000
	Interest				
	15-Mar-19	18,236,520	15-Mar-19	16-Sep-19	18,847,800
INE836B08046	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	31-Dec-18	9,515,068	1-Jan-19	30-Jun-19	9,411,644
	31-Mar-18	9,308,219	1-Apr-19	30-Sep-19	9,515,068
INE836B08020	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	20-Mar-19	25,350,000	20-Mar-19	NIL	NIL
INE836B07097	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	15-Jan-19	32,136,986	15-Jan-19	15-Jul-19	31,613,014
INE836B08012	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	NIL	NIL	NIL	30-Jun-19	17,953,216

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SATIN CREDITCARE NETWORK LIMITED

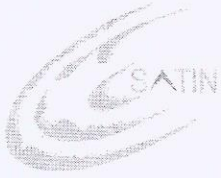
CIN : L65991DL1990PLC041796

Registered Office: 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033

Statement of Consolidated Financial Results for the Half year and Year ended March 31, 2019

S. No	Particulars	Half year ended		Year ended	
		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
		(Refer note 4)	(Refer note 4)	(Audited)	(Audited)
1	<b>Revenue from operations</b>				
	Interest income	56,427.70	51,333.87	118,606.93	95,950.47
	Fees and commission income	5,375.50	3,210.79	9,090.27	5,406.46
	Net gain on fair value changes	1,118.59	850.42	3,049.79	1,592.23
	Net gain on derecognition of financial instruments under amortised cost category	11,584.81	-	13,345.54	-
	Other operating income	134.59	42.13	168.47	120.97
	<b>Total revenue from operations</b>	<b>74,641.19</b>	<b>55,437.21</b>	<b>144,261.00</b>	<b>103,070.13</b>
	Other income	352.96	21.97	542.66	54.10
	<b>Total income</b>	<b>74,994.15</b>	<b>55,459.18</b>	<b>144,803.66</b>	<b>103,124.23</b>
2	<b>Expenses</b>				
	Finance cost	32,007.37	27,810.03	64,248.74	53,405.70
	Impairment on financial instruments	(192.33)	(3,764.88)	5,242.11	4,447.11
	Employee benefits expenses	16,442.75	11,443.57	30,547.81	22,048.19
	Depreciation and amortisation expense	689.59	763.76	1,251.12	1,474.27
	Other expenses	3,799.37	6,078.97	11,932.94	10,162.84
	<b>Total expenses</b>	<b>54,746.75</b>	<b>42,334.45</b>	<b>113,222.72</b>	<b>91,538.11</b>
3	<b>Profit before tax (1-2)</b>	<b>20,247.40</b>	<b>13,124.73</b>	<b>31,580.94</b>	<b>11,586.12</b>
4	<b>Tax expense:</b>				
	Current tax	4,092.53	(1,269.42)	6,933.12	1,475.07
	Deferred tax charge	3,367.79	5,873.11	4,498.18	2,630.62
	<b>Total tax expense</b>	<b>7,460.32</b>	<b>4,603.69</b>	<b>11,431.30</b>	<b>4,105.69</b>
5	<b>Net profit after tax (3-4)</b>	<b>12,787.08</b>	<b>8,521.04</b>	<b>20,149.64</b>	<b>7,480.43</b>
6	<b>Other comprehensive income</b>				
	Items that will not be reclassified to profit or loss	(3.72)	39.77	(51.50)	15.27
	Income tax relating to items that will not be reclassified to profit or loss	0.12	(14.15)	17.36	(4.60)
	Items that will be reclassified to profit or loss	3,920.21	-	3,920.21	-
	Income tax relating to items that will be reclassified to profit or loss	(1,369.88)	-	(1,369.88)	-
	<b>Total other comprehensive income</b>	<b>2,546.73</b>	<b>25.62</b>	<b>2,516.19</b>	<b>10.67</b>
7	<b>Total comprehensive income (5+6)</b>	<b>15,333.81</b>	<b>8,546.66</b>	<b>22,665.83</b>	<b>7,491.10</b>
8	<b>Net profit after tax attributable to:</b>				
	Owners of the holding company	12,787.08	8,560.78	20,119.45	7,541.22
	Non-controlling interests	-	(39.74)	30.19	(60.79)
9	<b>Other comprehensive income attributable to:</b>				
	Owners of the holding company	2,546.73	25.81	2,516.19	9.81
	Non-controlling interests	-	(0.19)	-	0.86
10	<b>Total comprehensive income attributable to:</b>				
	Owners of the holding company	15,333.81	8,586.59	22,635.64	7,551.03
	Non-controlling interests	-	(39.93)	30.19	(59.93)
11	<b>Paid-up equity share capital (face value of ₹ 10 per equity share)</b>			4,853.07	4,726.91
12	<b>Other equity as per statement of assets and liabilities</b>			110,091.57	83,749.65
13	<b>Earning per share (EPS) (face value of ₹ 10 per equity share)</b>				
	(EPS for the half year ended not annualised)				
	- Basic (amount in ₹)	26.37	18.81	41.67	17.88
	- Diluted (amount in ₹)	26.21	18.20	41.37	17.53





# SATIN CREDITCARE NETWORK LTD.

Reaching out!

Consolidated Statement of Assets and Liabilities as at March 31, 2019

(₹ In Lakhs)

Particulars	As at	As at
	March 31, 2019	March 31, 2018
	(Audited)	(Audited)
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	102,496.82	47,087.53
Bank balances other than cash and cash equivalents	73,345.19	66,290.94
Derivative financial instruments	186.99	-
Trade receivables	1,237.63	1,177.17
Loans	454,862.48	484,727.92
Investments	26,428.85	7,181.72
Other financial assets	2,003.99	3,287.87
	<b>660,561.95</b>	<b>609,753.15</b>
<b>Non-financial assets</b>		
Current tax assets (net)	834.28	786.98
Deferred tax assets (net)	3,409.94	9,260.63
Property, plant and equipment	4,456.26	3,797.80
Capital work-in-progress	1,614.29	1,609.31
Intangible assets under development	19.60	13.75
Goodwill	3,370.66	3,370.66
Other intangible assets	236.46	328.67
Other non-financial assets	770.98	981.81
	<b>14,712.47</b>	<b>20,149.61</b>
<b>TOTAL ASSETS</b>	<b>675,274.42</b>	<b>629,902.76</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
Derivative financial instruments	-	117.58
<b>Payables</b>		
Trade payables	6.01	21.00
(i) total outstanding dues of micro enterprises and small enterprises	182.10	1,659.96
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Other payables	-	-
(i) total outstanding dues of micro enterprises and small enterprises	1,154.83	828.27
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	97,586.85	91,929.66
Debt securities	373,533.88	387,239.88
Borrowings (other than debt securities)	53,919.68	36,918.92
Subordinated liabilities	28,266.20	19,518.43
Other financial liabilities	556,669.55	538,233.79
<b>Non-financial liabilities</b>		
Current tax liabilities (net)	1,178.58	914.36
Provisions	1,515.48	1,131.60
Other non-financial liabilities	966.17	938.38
	<b>3,660.23</b>	<b>2,984.34</b>
<b>EQUITY</b>		
Equity share capital	4,853.07	4,726.91
Other equity	110,091.57	83,749.65
Equity attributable to equity holders of the holding company	114,944.64	88,476.56
Non-controlling interest	-	208.16
Total equity	114,944.64	88,684.72
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>675,274.42</b>	<b>629,902.76</b>





# SATIN CREDITCARE NETWORK LTD.

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**Notes to the audited consolidated financial results:**

- The above consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Satin Creditcare Network Limited ('the Holding Company') at their meetings held on May 8, 2019.
- With effect from April 1, 2018, the Holding Company and its subsidiaries ('the Group') is required to comply with Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder. Accordingly, these consolidated results have been prepared in accordance with Ind AS.
- The Chief Operating Decision Maker ('CODM') reviews the operations at the Group level. Therefore, the operations of the Holding Company and its subsidiaries fall under "financing activities" business only, which is considered to be the only reportable segment in accordance with the provisions of Ind AS 108 – Operating Segments.
- Figures for the half year ended March 31, 2019 and March 31, 2018 represents the balancing figures between the audited figures for the financial year and published reviewed year to date figures upto half year of the respective financial year.
- The comparative financial information for the corresponding half year and year ended March 31, 2018 are based on the previously issued unaudited consolidated financial results prepared in accordance with the accounting standards specified under Section 133 of the Act and Rule 7 of Companies (Accounts) Rules 2014 (as amended) and other accounting principles generally accepted in India ("the previous GAAP"). The financial information in respect of the half year and year ended March 31, 2018 have been adjusted for the differences in the accounting principle adopted by the Group upon transition to the Ind AS.
- The Ministry of Corporate Affairs (MCA), vide its notification dated October 11, 2018 issued Division III of Schedule III, which provides the format for financial statements of Non Banking Financial Companies, as defined in the Companies (Indian Accounting Standards) (Amendments) Rules 2016.
- During the year, the Holding Company entered into series of bilateral assignment transactions against outstanding loans. In the light of this, the management of the Holding Company has concluded that the business model has changed from 'hold to collect' to 'hold to collect and sell'. Accordingly, as per the requirements of Ind AS, eligible portfolio of loans outstanding has been fair valued and an amount of ₹ 3,920.21 lakhs has been recognised in other comprehensive income.
- The Holding Company has allotted following series of Non-Convertible Debentures during the reporting period:

Particulars	Date of allotment	No. of Debentures	Total amount (₹ in Lakhs)
11%, Secured, Rated, Senior, Listed, Redeemable, Taxable, Transferable, Non-convertible Debentures of face value of ₹ 1,000,000/- (Rupees Ten Lakhs only) for cash at par.	October 26, 2018	387	3,870.00
11.095%, Secured, Rated, Senior, Listed Redeemable, Taxable, Transferable, Non-convertible Debentures of face value of ₹ 1,000,000/- (Rupees Ten Lakhs Only) for cash at par	December 14, 2018	2,130	21,300.00
10.35% Secured, Rated, Senior, Unlisted Redeemable, Taxable, Transferable, Non-convertible Debentures of face value of ₹ 1,000,000/- (Rupees Ten Lakhs Only) for cash at par	February 27, 2019	250	2,500.00

- Reconciliation of total equity reported in accordance with previous GAAP to total equity in accordance with Ind AS is given below for the year ended March 31, 2018:

Particulars	Consolidated Year ended March 31, 2018 (Refer note 5)
	Amount (₹ in Lakhs)
Total equity for the year ended March 31, 2018 under the previous GAAP	109,085.18
- Measurement of financial assets and financial liabilities at amortised cost	(3,213.69)
- Impairment on financial instruments	(11,844.23)
- Preference shares classified as financial liability	(10,582.83)
- Interest on preference share capital	(371.24)
- Others	6.61
- Tax impact on above	5,104.92
<b>Total equity as per Ind AS</b>	<b>88,684.72</b>







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10 Reconciliation of net profit after tax reported in accordance with previous GAAP to total comprehensive income in accordance with Ind AS is given below for the half year and year ended March 31, 2018:

Particulars	Consolidated	
	Half year ended March 31, 2018 (Refer note 5)	Year ended March 31, 2018 (Refer note 5)
	Amount (in ₹ Lakhs)	Amount (in ₹ Lakhs)
Net profit/(loss) for the half year and year ended March 31, 2018 under the previous GAAP	6,519.59	(343.14)
- Measurement of financial assets and financial liabilities at amortised cost	(2,648.36)	(3,921.22)
- Impairment on financial instruments and first loss default guarantee	6,693.65	16,998.72
- Interest on preference share capital	(576.36)	(758.31)
- Remeasurement of defined benefit obligations	(39.95)	(15.45)
- Tax impact on above	(1,427.53)	(4,480.17)
Net profit as per Ind AS	8,521.04	7,480.43
Other comprehensive income (net of tax)	25.62	10.67
Total comprehensive income as per Ind AS	8,546.66	7,491.10

11 The figures for each of the period presented earlier have been regrouped/rearranged to correspond with the annual audited figures presented in accordance with Division III of Schedule III to the Companies Act, 2013.

Place: New Delhi  
Date: May 8, 2019



By order of the Board of Directors  
for Satin Creditcare Network Limited

(H P Singh)  
Chairman cum Managing Director  
DIN No. 00333754





# SATIN CREDITCARE NETWORK LTD.

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INE836B07204	Principal				
	13-Jan-19	464,400,000	13-Jan-19	NIL	NIL
	Interest				
INE836B08061	13-Jan-19	43,640,877	13-Jan-19	NIL	NIL
	Principal				
	NIL	NIL	NIL	NIL	NIL
INE836B07212	Interest				
	30-Dec-18	9,894,856	30-Dec-18	29-Jun-19	9,785,924
	30-Mar-19	9,676,900	30-Mar-19	29-Sep-19	9,894,856
INE836B08079	Principal				
	NIL	NIL	4-Apr-19	4-Apr-19	125,000,000
	Interest				
INE836B08087	5-Oct-18	9,010,959	5-Oct-18	4-Apr-19	8,864,041
	Principal				
	NIL	NIL	NIL	28-May-19	337,445,000
INE836B07220	Interest				
	5-Nov-18	23,479,756	5-Nov-18	28-May-19	25,891,190
	Principal				
INE836B08095	NIL	NIL	NIL	15-Jun-19	680,000,000
	Interest				
	15-Dec-18	45,173,425	15-Dec-18	15-Jun-19	44,926,575
INE836B07261	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
INE836B07279	31-Dec-18	3,906,849	31-Dec-18	30-Jun-19	3,864,384
	31-Mar-19	3,821,918	30-Mar-19	30-Sep-19	3,906,849
	Principal				
INE836B08145	3-Oct-18	10,833,420	3-Oct-18	NIL	NIL
	Interest				
	3-Oct-18	93,324	3-Oct-18	NIL	NIL
INE836B07287	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
INE836B08087	30-Nov-18	16,733,219	30-Nov-18	31-May-19	16,641,781
	Principal				
	NIL	NIL	NIL	NIL	NIL
INE836B08145	Interest				
	30-Nov-18	16,733,219	30-Nov-18	31-May-19	16,641,781
	Principal				
INE836B07287	NIL	NIL	NIL	NIL	NIL
	Principal				

**Corporate Office:**  
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Haryana, India

**Registered Office:**  
5<sup>th</sup> Floor, Kundan Bhawan,  
Azadpur Commercial Complex,  
Azadpur, Delhi – 110033, India

**CIN** : L65991DL1990PLC041796  
**Landline No** : 0124 – 4715400  
**E-Mail ID** : [info@satincreditcare.com](mailto:info@satincreditcare.com)  
**Website** : [www.satincreditcare.com](http://www.satincreditcare.com)



# SATIN CREDITCARE NETWORK LTD.

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	Interest				
	11-Nov-18	30,000,000	11-Nov-18	11-Nov-19	30,000,000
INE836B07303	Principal				
	NIL	NIL	NIL	20-Sep-19	200,000,000
	Interest				
	31-Oct-19	2,293,151	31-Oct-19	30-Apr-19	2,219,178
	30-Nov-19	2,219,178	30-Nov-19	31-May-19	2,293,151
	31-Dec-19	2,293,151	31-Dec-19	30-Jun-19	2,219,178
	31-Jan-19	2,293,151	31-Jan-19	31-Jul-19	2,293,151
	28-Feb-19	2,071,233	28-Feb-19	31-Aug-19	2,293,151
	31-Mar-19	2,293,151	30-Mar-19	20-Sep-19	1,479,452
INE836B07311	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	3-Oct-18	41,549,154	3-Oct-18	3-Apr-19	41,322,110
INE836B07360	Principal				
	8-Feb-19	200,000,000	8-Feb-19	NIL	NIL
	Interest				
	8-Oct-19	5,500,274	8-Oct-19	8-Apr-19	4,059,726
	8-Nov-19	6,089,589	8-Nov-19	8-May-19	3,928,767
	10-Dec-19	6,286,027	10-Dec-19	10-Jun-19	4,321,644
	8-Jan-19	5,696,712	8-Jan-19	8-Jul-19	3,666,849
	8-Feb-19	6,089,589	8-Feb-19	8-Aug-19	4,059,726
	8-Mar-19	3,666,849	8-Mar-19	8-Sep-19	4,190,685
INE836B07378	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	31-Jan-19	60,360,378	31-Jan-19	31-Jul-19	59,376,241
INE836B07394	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	NIL	NIL	NIL	26-Apr-19	22,415,609
INE836B07402	Principal				
	NIL	NIL	NIL	NIL	NIL
	Interest				
	NIL	NIL	NIL	14-Jun-19	117,838,019

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# SATIN CREDITCARE NETWORK LTD.

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We do not expect default in payment of principal / interest due in next half year.

12. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
13. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
14. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us.
15. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
16. The half-yearly results for the half-year ending on **March 31, 2018** are attached as **Annexure-I**.
17. Certificate received from Trustee u/r 52(5) of SEBI (LODR) Regulations, 2015 as **Annexure-II**.
18. No event as detailed in Regulation 58(2) and 58(3) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (read with sub regulation 4, 5 of regulation 52) has taken place during half year ending on **March 31, 2019**, requiring this company to notify to Stock Exchange or Debenture Trustees.
19. The name, designation and contact details of "Compliance Officer" of this company are as under:
  - (A) Name of Compliance Officer : Choudhary Runveer Krishanan
  - (B) Designation : Company Secretary & Compliance Officer
  - (C) Correspondence Address : Floor 1<sup>st</sup> & 3<sup>rd</sup>, Plot No. 97, Sector-44, Gurugram-122003
  - (D) Phone : 124- 4715400
  - (E) Email ID : [runveer.krishanan@satincare.com](mailto:runveer.krishanan@satincare.com)
20. We confirm that the information submitted as above is true and correct.

Thanking you,

Yours faithfully,

For **Satin Creditcare Network Limited**

**CHOUHAR** Digitally signed by  
CHOUHAR  
**Y RUNVEER** RUNVEER KRISHANAN  
Date: 2019.05.08  
**KRISHANAN** 15:12:13 +05'30'

**Choudhary Runveer Krishanan**  
(Company Secretary & Compliance Officer)

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