

CTL/DEB/19-20/Noting Certificate/3531

May 28, 2019

To Whomsoever It May Concern,

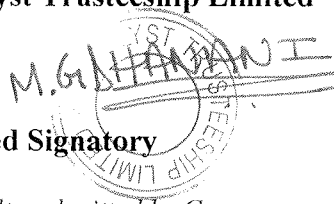
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 **Namra Finance Limited (“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





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

To,
Catalyst Trusteeship Limited
83-87, 8th Floor, 'B' Wing,
Mittal Tower,
Nariman Point,
Mumbai-400 021

Date: 28.05.2019

SUB: HALF YEARLY / 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/ Year ended on 31.03.2019 in prescribed format.

The above results have been reviewed by Audit Committee and approved by Board of Directors of the Company in it's meeting held on 28.05.2019.

Kindly take it on your record and issue noting certificate.

For, Namra Finance Limited

Aalok Patel
Executive Director
DIN- 02482747



Encl: Audited Financial results for the Half Year / Year ended on 31.12.2019

NAMRA FINANCE LIMITED

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

E-mail: finance@armanindia.com; Ph: 079-40507000; CIN: U65999GJ2012PLC069596

Statement of Standalone Audited Financial Results for the Half Year / Year Ended 31.03.2019

SR	Particulars	Half Year Ended		Year Ended	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
		(Audited)	(Audited)	(Audited)	(Audited)
1	Income				
	(a) Revenue from Operations	5282.30	3206.21	9480.76	5271.51
	(b) Other Income	48.62	0.00	48.62	0.00
	Total Revenue (a + b)	5330.92	3206.21	9529.38	5271.51
2	Expenses				
	(a) Cost of materials consumed	0.00	0.00	0.00	0.00
	(b) Purchases of stock-in-trade	0.00	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	0.00
	(d) Employee benefits expense	913.52	569.29	1660.23	1008.44
	(e) Finance costs	2456.20	1615.29	4373.48	2541.21
	(f) Depreciation and amortisation expense	19.66	14.08	37.45	26.61
	(g) Other expenses	809.62	530.43	1336.38	1163.69
	Total expenses	4199.00	2729.09	7407.54	4739.95
3	Profit before exceptional and extraordinary items and tax (1 - 2)	1131.92	477.12	2121.84	531.56
4	Exceptional Items	0.00	0.00	0.00	0.00
5	Profit before extraordinary items and tax (3 - 4)	1131.92	477.12	2121.84	531.56
6	Extraordinary items	0.00	0.00	0.00	0.00
7	Profit before tax (5 - 6)	1131.92	477.12	2121.84	531.56
8	Tax expense				
	(a) Current tax	400.23	173.26	680.00	206.00
	(b) Deferred tax	-60.47	-37.47	-53.61	-50.85
	(c) Short Provision of Income Tax of earlier years	0.00	0.00	0.00	-32.55
	Total Tax Expense (a + b)	339.76	135.79	626.39	122.60
9	Profit (Loss) for the period from continuing operations (7 - 8)	792.16	341.33	1495.45	408.96
10	Profit/(loss) from discontinuing operations	0.00	0.00	0.00	0.00
11	Tax expense of discontinuing operations	0.00	0.00	0.00	0.00
12	Profit/(loss) from Discontinuing operations (after tax) (10 - 11)	0.00	0.00	0.00	0.00
13	Profit (Loss) for the period (9 - 12)	792.16	341.33	1495.45	408.96
14	Paid-up equity share capital	2417.50	1517.50	2417.50	1517.50
15	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year			5570.03	2394.59
16	Earnings per share: (before extraordinary items)				
	(a) Basic	4.08	2.62	6.99	2.89
	(b) Diluted	4.08	2.62	6.99	2.89
17	Earnings per share: (after extraordinary items)				
	(a) Basic	4.08	2.62	6.99	2.89
	(b) Diluted	4.08	2.62	6.99	2.89
18	Debt- Equity Ratio			4.94	7.26
19	Net Worth			7987.54	3912.09

NOTES:

- The Disclosure is as per Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.
- The above results have been reviewed and approved by the Audit Committee and taken on record by the Board of Directors at the meeting held on 28.05.2019.
- The Company is operating in single segment, so above results are for single segment.

For, and on behalf of the Board of Directors

Aalok Patel
Executive Director
DIN-02452747

Date: 28.05.2019
Place: Ahmedabad

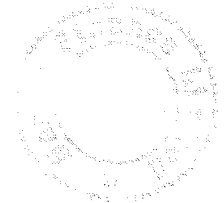
NAMRA FINANCE LIMITED
Audited Statement of Assets & Liability as on 31.03.2019

(Amount in Rs.)

Particulars	Standalone	
	As at 31.03.2019	As at 31.03.2018
EQUITY AND LIABILITIES		
[1] Shareholders' Funds :		
[a] Share Capital	24,17,50,000	15,17,50,000
[b] Reserves & Surplus	55,70,03,625	23,94,59,050
Sub- Total Share Holders Fund	79,87,53,625	39,12,09,050
[2] Non-Current Liabilities :		
[a] Long Term Borrowings	1,85,82,60,554	1,93,81,84,657
[b] Deferred Tax Liabilities (Net)	-	-
[c] Long Term Provisions	95,46,795	35,81,588
Sub- Total Non Current Liabilities	1,86,78,07,349	1,94,17,66,245
[3] Current Liabilities		
[a] Short-Term Borrowings	4,78,49,267	5,92,21,532
[b] Other Current Liabilities	2,15,76,46,163	1,03,97,41,927
[c] Short Term Provisions	7,61,51,655	4,55,62,519
Sub- Total Current Liabilities	2,28,16,47,086	1,14,45,25,978
Total Equity & Liability	4,94,82,08,060	3,47,75,01,274
ASSETS :		
[1] Non Current Asset		
[a] Property, Plant & Equipment	2,47,90,122	1,18,13,755
[b] Intangible Assets	23,74,771	18,72,296
	2,71,64,893	1,36,86,051
[c] Long Term Investments	2,70,15,995	2,70,15,995
[d] Deferred Tax Assets (Net)	1,43,90,650	90,29,442
[e] Long-term Loans and Advances	77,85,52,150	33,73,74,432
[f] Other Non-Current Assets	17,39,24,132	7,14,52,917
Sub- Total Non Current Assets	1,02,10,47,819	45,85,58,837
[2] Current Assets		
[a] Trade Receivables	3,22,29,489	4,26,09,545
[b] Cash & Bank Balances	39,14,09,615	15,40,92,658
[c] Short term Loans and Advances	3,50,14,73,457	2,82,09,44,296
[d] Other Current Assets	20,47,680	12,95,938
Sub- Total Current Assets	3,92,71,60,241	3,01,89,42,438
Total Assets	4,94,82,08,060	3,47,75,01,274



Patel



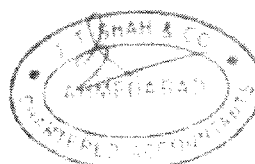
J. T. SHAH & CO.

CHARTERED ACCOUNTANTS

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

To,
The board of directors of
Namra Finance Limited

1. We have audited the standalone half yearly financial results of **Namra Finance Limited** for the half year ended March 31, 2019 and the year to date results for the period April 1, 2018 to March 31, 2019 attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016 ('the Circular') These half yearly financial results as well as the year to date financial results have been prepared on the basis of the interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25), prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued there under; or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results.
3. An audit involves performing procedures to obtain sufficient audit evidences about the amounts and disclosures in the Statement. The procedures selected depend on the auditor's judgement including the assessment of material misstatement of the Statement, whether due to fraud or error. In making those risk-assessment, the auditor considers internal controls relevant to the Company's preparation and fair



J. T. SHAH & CO.

CHARTERED ACCOUNTANTS

presentation of the Statement in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.


4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - i. is presented in accordance with the requirements of Regulations read with the circular in this regard; and
 - ii. gives a true and fair view of the net profit and other financial information of the Company for the half year and year ended March 31, 2019.
5. Further, we report that the figures for the half year ended March 31, 2019 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2019 and the published figures for the half year ended September 30, 2018, which were subjected to a limited review, as required under the Regulation and the Circular.

Place: Ahmedabad

Date: 28.05.2019



For, J. T. Shah & Co.,
Chartered Accountants
[Firm Regd. No. 109616W]


(J. T. Shah)
Partner
[M. No. 3983]



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 + (No change in credit rating)
2	Asset Cover Ratio	The Listed Non-Convertible Debentures of the Company aggregating to Rs. 33.30 Crores as on 31.03.2019 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	4.94
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	17.02.2019
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	10.09.2019
6	outstanding redeemable preference shares	Nil
7	capital reserve/debenture reserve redemption redemption	N.A.
8	net worth	7987.54 Lakhs
9	net profit after tax	1495.45 Lakhs
10	earnings per share	6.99

For, Namra Finance Limited

Aalok Patel
Executive Director
(DIN: 02482747)





Namra Finance Limited

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ANNEXURE A

Details of redemption & payment of interest during last half year ending 31.03.2019:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1	Interest	17.02.2019	2,35,01,589/-	16.02.2019

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.04.2019 to 30.09.2019:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	10.09.2019	2,61,83,836/-

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

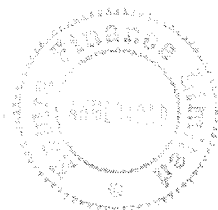
ANNEXURE C

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 31.03.2019 Rs. (In Cr.)	Funds invested for debentures maturing during the year
N.A.				

For, Namra Finance Limited

Aalok Patel
Executive Director
(DIN: 02482747)



Name of Company : Kaimra Finance Ltd

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

ANNEXURE

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 March 31, 2019					Details of redemption & payment of interest due in the next half-year i.e. 01.04.2019 - 30.09.2019			Details of Debenture Redemption Reserve (if applicable)			Credit Rating Agency & Rating on September 30, 2018	Change in Credit Rating during Half Year ended Sept 30, 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 Sep 30, 2018 (Rs Crore)	Funds invested for redemption of debentures maturing in this year		
1	CL/MUM/16-17/DEB/103	02-Aug-16	INE290U07012	35.00	Listed	Secured	23,501,509	17.02.2019	23,501,509	16.02.2019	N/A	26,183,836	10.09.2019	26,183,836	N/A	N/A		BBB+	BBB+ by CRIL

