

B S R & Co. LLP

Chartered Accountants

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Independent Auditor's report on standalone annual financial results of Fullerton India Credit Company Limited pursuant to the Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of Fullerton India Credit Company Limited

We have audited the accompanying standalone annual financial results of Fullerton India Credit Company Limited (the 'Company') for the year ended 31 March 2019, attached herewith (the 'financial results'), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'). Attention is drawn to the fact that the figures for the six month period ended 31 March 2019 and the corresponding six month period ended in the previous year as reported in the financial results are the balancing figures between audited figures in respect of the full financial year and the published unaudited year to date figures of six month period of the relevant financial year. Also, the figures for the six month period ended 30 September 2018 and 30 September 2017 had only been reviewed and not subjected to audit.

These financial results have been prepared on the basis of the annual financial statements and reviewed half yearly financial results 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 the standalone annual financial statements which have been prepared in accordance with the recognition and measurement principles laid down in the Companies (Indian Accounting Standards) Rules, 2015 as per Section 133 of the Companies Act, 2013 ('the Act') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations.

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 misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by Management. We believe that our audit provides a reasonable basis for our opinion.



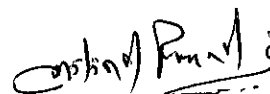
Independent Auditor's report (*Continued*)

Fullerton India Credit Company Limited

In our opinion and to the best of our information and according to the explanations given to us, these financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard and
- (ii) give a true and fair view of the net profit and other comprehensive income and other financial information for the year ended 31 March 2019.

For **B S R & Co. LLP**
Chartered Accountants
Firm's Registration No: 101248W/W-100022



Milind Ranade
Partner
Membership No: 100564

Mumbai
29 May 2019

B S R & Co. LLP

Chartered Accountants

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India

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Independent Auditor's report on consolidated annual financial results of Fullerton India Credit Company Limited pursuant to the Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of Fullerton India Credit Company Limited

We have audited the accompanying consolidated annual financial results of Fullerton India Credit Company Limited (the 'Holding Company' or 'Company') and its subsidiary companies (together referred to as the 'Group') for the year ended 31 March 2019, attached herewith (the 'financial results'), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').

These financial results have been prepared from consolidated annual financial statements which is the responsibility of the Company's Management. Our responsibility is to express an opinion on these financial results based on our audit of such consolidated annual financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in the Companies (Indian Accounting Standards) Rules, 2015 as per Section 133 of the Companies Act, 2013 ('the Act') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations.

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 misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by Management. We believe that our audit provides a reasonable basis for our opinion.

We did not audit the financial statements of one subsidiary company whose financial statements reflect total assets of Rs. 2.35 lakhs as at 31 March 2019 as considered in the consolidated financial statements. This subsidiary company does not have revenue and cash flow for the year ended on 31 March 2019. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the financial results, to the extent they have been derived from such annual financial statements, is based solely on the audit reports of the other auditors.



Independent Auditor's report (Continued)**Fullerton India Credit Company Limited**

Our opinion on the consolidated annual financial results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors.

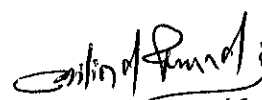
In our opinion and to the best of our information and according to the explanations given to us and based on consideration of reports of other auditors on separate financial statements of subsidiary company, these financial results:

- (i) include the annual financial results of the following entities (list of entities included in consolidation) :

Name of the Company	Relationship
Fullerton India Credit Company Limited	Holding Company
Fullerton India Home Finance Company Limited	Subsidiary
Fullerton India Foundation for Social & Economic Development	Subsidiary

- (ii) have been presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard and
- (iii) give a true and fair view of the net consolidated profit and other comprehensive income and other financial information for the year ended 31 March 2019.

For **B S R & Co. LLP**
Chartered Accountants
Firm's Registration No: 101248W/W-100022



Milind Ranade
Partner
Membership No: 100564

Mumbai
29 May 2019

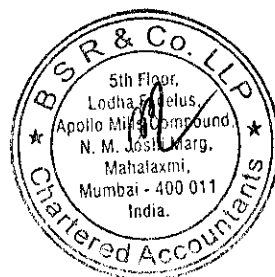
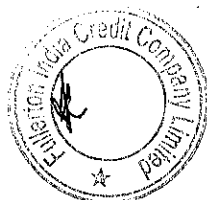
Fullerton India Credit Company Limited
Registered office address: Megh Towers, 3rd floor, Old No. 307, New No.165,
Poonamallee High Road, Maduravoyal, Chennai - 600095 Tamil Nadu,
Toll Free no. 18001036001/ Email: namaste@fullertonindia.com
Website : www.fullertonindia.com/CIN- U65191TN1994PLC09235

Statement of Standalone financial results for the half year and year ended 31 March 2019

(₹ Lakhs)

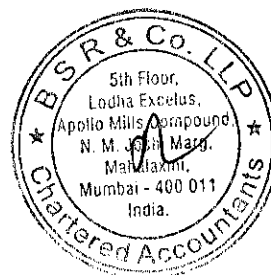
	Half year ended 31 March 2019 Unaudited	Half year ended 31 March 2018 Unaudited	Year ended 31 March 2019 Audited	Year ended 31 March 2018 Audited
Revenue from operations				
Interest income	2,15,458	1,42,507	3,96,471	2,59,337
Fees and commission income	3,248	2,727	6,384	4,522
Net gain on financial assets at FVTPL	3,188	358	4,014	871
Ancillary income	3,045	2,455	5,839	5,020
Total revenue from operations (a)	2,24,939	1,48,047	4,12,708	2,69,750
Other income (b)	734	583	1,104	1,512
Total Income (c)=(a) + (b)	2,25,673	1,48,630	4,13,812	2,71,262
Expenses				
Finance costs	79,664	50,410	1,43,882	98,021
Net loss on financial assets at FVTPL	-	-	193	24
Impairment on financial instruments	27,237	26,684	51,016	46,938
Employee benefits expense	30,185	22,627	57,714	46,146
Depreciation, amortisation and impairment	1,958	1,853	3,559	3,340
Other expenses	20,627	10,833	38,015	24,125
Total expenses (d)	1,59,671	1,12,407	2,94,379	2,18,594
Profit before tax (e)=(c)-(d)	66,002	36,223	1,19,433	52,668
Tax expense (f)				
Current tax	25,136	10,193	47,986	13,270
Adjustment of tax relating to earlier periods	-	(1,143)	-	(1,128)
Deferred tax expense / (credit)	(2,727)	2,538	(6,075)	5,563
	22,409	11,588	41,911	17,705
Net profit after tax (g)= (e)-(f)	43,593	24,635	77,522	34,963
Other comprehensive income / (loss)				
Items that will not be reclassified to profit or loss				
Re-measurement of gain/(loss) on defined benefit plans (net of taxes)	(439)	156	(435)	(8)
Other comprehensive (loss)/profit (h)	(439)	156	(435)	(8)
Total comprehensive income for the year (i)= (f)-(h)	43,154	24,791	77,087	34,955
Earnings per equity share:				
Basic earnings per share* (in ₹)	2.18	1.24	3.88	1.77
Diluted earnings per share* (in ₹)	2.18	1.24	3.88	1.77
Face value per share (in ₹)	10.00	10.00	10.00	10.00

*The EPS for the half year ended 31 March 2019 and 31 March 2018 are not annualised.



Fullerton India Credit Company Limited
Statement of Consolidated financial results for year ended 31 March 2019

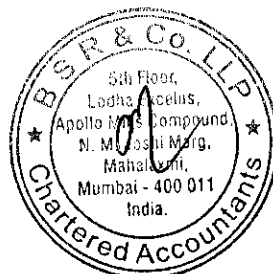
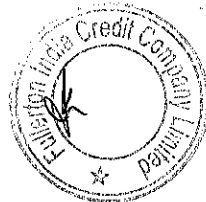
	Year ended 31 March 2019 (₹ lakhs)	Year ended 31 March 2018 (₹ lakhs)
Revenue from operations		
Interest income	4,27,233	2,72,292
Fees and commission income	6,742	4,672
Net gain on financial assets at FVTPL	5,086	1,107
Ancillary income	6,385	5,240
Total revenue from operations (a)	4,45,446	2,83,311
Other income (b)	1,333	1,612
Total Income (c)=(a) + (b)	4,46,779	2,84,923
Expenses		
Finance costs	1,62,257	1,03,986
Net loss on financial assets at FVTPL	193	24
Impairment on financial instruments	55,367	49,745
Employee benefits expense	63,376	49,112
Depreciation, amortisation and impairment	3,793	3,382
Other expenses	42,064	26,350
Total expenses (d)	3,27,050	2,32,599
Profit before tax (e)=(c)-(d)	1,19,729	52,324
Tax expense		
Current tax	48,445	13,794
Adjustment of tax relating to earlier periods	-	(1,128)
Deferred tax expense / (credit)	(6,141)	4,979
Total tax expense (f)	42,304	17,645
Net profit after tax (g)= (e)-(f)	77,425	34,679
Other comprehensive income / (loss)		
Items that will not be reclassified to profit or loss		
Re-measurement of gain/(loss) on defined benefit plans (net of taxes)	(455)	1
Other comprehensive (loss)/profit (h)	(455)	1
Total comprehensive income for the year (i)= (f)-(h)	76,970	34,680
Earnings per equity share:		
Basic earnings per share (in ₹)	3.88	1.75
Diluted earnings per share (in ₹)	3.88	1.75
Face value per share (in ₹)	10.00	10.00



Fullerton India Credit Company Limited

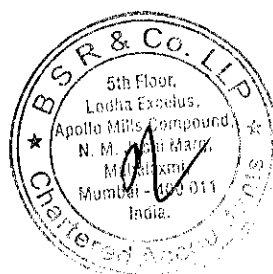
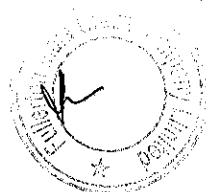
1. Statement of Standalone assets and liabilities

	As at 31 March 2019 (₹ lakhs)	As at 31 March 2018 (₹ lakhs)
ASSETS		
Financial assets		
Cash and cash equivalents	20,060	24,249
Bank balances other than cash and cash equivalents	51,665	53,521
Investments	1,91,675	90,650
Trade receivables	690	726
Other financial assets	2,506	1,912
Loans and advances	20,89,638	15,30,735
	23,56,234	17,01,793
Non Financial assets		
Current tax assets	2,205	2,335
Deferred tax asset (net)	22,717	22,198
Other non financial assets	5,867	3,915
Property, plant and equipment	7,166	4,812
Intangibles assets	3,180	2,254
Intangibles assets under development	138	349
	41,273	35,863
Total Assets	23,97,507	17,37,656
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables		
i) total outstanding dues to micro enterprises and small enterprises	52	93
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	5,180	5,109
Debt Securities	9,40,740	6,43,828
Borrowings	8,85,479	6,68,072
Subordinated Liabilities	1,11,181	70,541
Other financial liabilities	81,860	68,637
	20,24,492	14,56,280
Non Financial liabilities		
Current tax liabilities	1,929	4,090
Provisions	665	30
Other non financial liabilities	5,234	4,156
	7,828	8,276
Equity		
Equity share capital	2,01,150	1,98,007
Other equity	1,64,037	75,093
	3,65,187	2,73,100
Total liabilities and equity	23,97,507	17,37,656



Fullerton India Credit Company Limited
2. Statement of Consolidated assets and liabilities

	As at 31 March 2019 (₹ lakhs)	As at 31 March 2018 (₹ lakhs)
ASSETS		
Financial assets		
Cash and cash equivalents	29,521	24,597
Bank balances other than cash and cash equivalents	56,671	58,878
Investments	1,64,953	52,431
Trade receivables	753	752
Other financial assets	3,027	2,278
Loans and advances	23,86,368	17,18,223
	26,41,293	18,57,159
Non Financial assets		
Current tax assets	2,534	2,368
Deferred tax asset (net)	25,589	25,003
Other non financial assets	6,689	4,212
Property, plant and equipment	8,176	4,951
Intangibles assets	3,264	2,264
Intangibles assets under development	138	349
	46,390	39,147
Total Assets	26,87,683	18,96,306
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables		
i) total outstanding dues to micro enterprises and small enterprises	52	93
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	5,962	5,561
Debt Securities	10,15,728	6,82,175
Borrowings	10,86,590	7,63,597
Subordinated Liabilities	1,11,181	70,541
Other financial liabilities	1,01,112	99,113
	23,20,625	16,21,080
Non Financial liabilities		
Current tax liabilities (net)	1,937	4,155
Provisions	759	39
Other non financial liabilities	6,058	4,699
	8,754	8,893
Equity		
Equity share capital	2,01,150	1,98,007
Other equity	1,57,154	68,326
	3,58,304	2,66,333
Total liabilities and equity	26,87,683	18,96,306



Fullerton India Credit Company Limited

3. Fullerton India Credit Company Limited ('the Company') is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a non-banking financial company ('NBFC') registered as Deposit taking NBFC vide Registration no A-07-00791 dated 27 May, 2011 with the Reserve Bank of India ('RBI').

4. These financial results ('Financial results') have been prepared in accordance with the Indian Accounting Standards ('Ind AS') as per the Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Rules, 2016, notified under Section 133 of the Companies Act, 2013 (the 'Act'), other relevant provisions of the Act, guidelines issued by the RBI as applicable to an NBFCs and other accounting principles generally accepted in India.

In accordance with the notification issued by the Ministry of Corporate Affairs ('MCA'), the Company has adopted Ind AS from 1 April 2018 with effective date as 1 April 2017. Such transition has been carried out from the erstwhile accounting standards notified under Section 133 of the Act, the relevant rules thereunder, other relevant provisions of the Act and guidelines issued by the RBI as applicable to NBFCs (collectively referred to as the 'Previous GAAP').

The corresponding figures presented in the financial results have been prepared on the basis of the previously published financial results under the Previous GAAP for the relevant periods, duly re-stated to Ind AS. These Ind AS adjustments have been audited by the statutory auditors.

Presentation of these financial results have been made on the basis of format prescribed by MCA vide their Notification G.S.R. 1022 (E) dated 11 October 2018 for Non-Banking Financial Companies in Division III. Accordingly, the previous period numbers have been recasted / regrouped wherever required.

5. a) As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under Previous GAAP and restated as per Ind AS is as under:

i) Standalone financial results

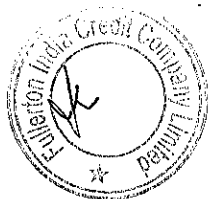
(₹ in lakhs)

Particulars	Half Year ended 31 March 2018	Year ended 31 March 2018
Net profit after tax as reported under previous GAAP	28,607	35,435
GAAP Adjustments:		
Impact on recognition of financial assets and financial liabilities of amortised cost by application of Effective interest rate:-		
Financial assets	(1,231)	518
Financial liabilities	(346)	(846)
Impact on application of expected credit loss	(5,965)	(1,625)
Fair valuation of investments	93	(4)
Fair valuation of SAR liability	(52)	(24)
Reclassification of recognising actuarial gains on defined benefit obligations in other comprehensive income	(250)	8
Impact of deferred taxes on the above adjustments	3,779	1,501
Net profit after tax	24,635	34,963
Impact of recognising actuarial gains on defined benefit obligations in other comprehensive income (net of tax)	156	(8)
Total comprehensive income	24,791	34,955

i) Consolidated financial results

(₹ in lakhs)

Particulars	Year ended 31 March 2018
Net profit after tax as reported under previous GAAP	36,538
GAAP Adjustments:	
Impact on recognition of financial assets and financial liabilities of amortised cost by application of Effective interest rate:-	
Financial assets	639
Financial liabilities	(802)
Impact on application of expected credit loss	(2,757)
Fair valuation of investments	(3)
Fair valuation of SAR liability	(39)
Reclassification of recognising actuarial gains on defined benefit obligations in other comprehensive income	(1)
Impact of deferred taxes on the above adjustments	1,104
Net profit after tax	34,679
Impact of recognising actuarial gains on defined benefit obligations in other comprehensive income (net of tax)	1
Total comprehensive income	34,680



(b) As required by paragraph 32 of Ind AS 101, equity reconciliation between the figures reported under previous GAAP and restated as per Ind AS is as under:

i) Standalone equity reconciliation		(₹ in lakhs)
Particulars		Equity as at 31 March 2018
Equity as reported under previous GAAP		2,85,191
GAAP Adjustments:		
Financial assets		(1,436)
Financial liabilities		4,025
Impact on application of expected credit loss		(29,496)
Fair valuation of investments		7,053
Fair valuation of SAR liability		(136)
Impact of deferred taxes on the above adjustments		7,899
Total - GAAP adjustments		(12,091)
Equity as per Ind AS		2,73,100
ii) Consolidated equity reconciliation		(₹ in lakhs)
Particulars		Equity as at 31 March 2018
Equity as per previous GAAP		2,84,614
GAAP adjustments:		
Financial assets		(1,314)
Financial liabilities		4,083
Impact on application of expected credit loss		(30,701)
Fair valuation of investments		84
Fair valuation of SAR liability		(157)
Impact of deferred taxes on the above adjustments		9,724
Total - GAAP adjustments		(18,281)
Equity as per Ind AS		2,66,333

6. Financial results for year ended 31 March 2019, which have been subject to audit by the auditors of the Company, were reviewed by the Audit Committee of Directors at its meeting held on 29 May 2019 and subsequently approved by the Board of Directors at its meeting held on 29 May 2019, in terms of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

7. During the year ended 31 March 2019, the Company has issued 3,14,26,776 equity shares of ₹ 10 each at a premium of ₹ 37.73 per share amounting to ₹ 15,000 lakhs to Angelica Investments Pte Ltd.

8. During the year ended 31 March 2019, the Company has invested an amount of ₹ 15,000 lakhs in Fullerton India Home Finance Company Limited, a wholly owned subsidiary of the Company by subscribing to 5,00,83,473 equity shares of face value ₹ 10 each for cash at premiums of ₹ 19.95 per share.

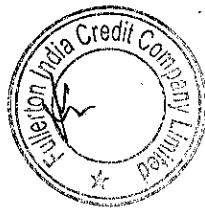
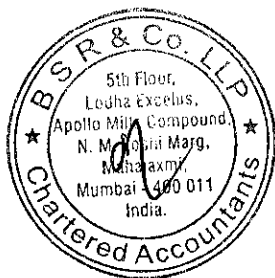
9. Other equity contains statutory reserves as per Section 45 IC of Reserve Bank of India Act 1934, balance in securities premium, other comprehensive income, capital reserve and surplus in statement of profit and loss.

10. The Company's operating segments are established in the manner consistent with the information regularly reviewed by the Chief Operating Decision Maker as defined in Ind AS 108 – Operating Segments. The Company operates in a single business segment i.e. financing, which has similar risks and returns. The Company operates in a single geographic segment i.e. domestic.

11. The figures for the half year ended 31 March 2019 and 31 March 2018 represent the derived figures between the audited figures in respect of the financial year ended 31 March 2019 and 31 March 2018 and the unaudited reported figures for the half year ended 30 September 2018 and 30 September 2017 respectively.

12. Financial results is as per Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as per Annexure 1 attached.

13. Pursuant to option made available as per Regulation 52 (3) (b) (i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has opted to publish only Standalone financial results during the interim periods of the current financial year ended 31 March 2019. Accordingly, the consolidated financial results have been presented only for the year ended 31 March 2019 and 31 March 2018.



For and on behalf of the Board of Directors of
Fullerton India Credit Company Limited

Rajashree Nambiar
Rajashree Nambiar
CEO and Managing Director

Date: 29 May 2019

Annexure 1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

a Credit rating

Particulars	Mar-19			
	ICRA	India Rating	CARE	CRISIL
Long Term				
Non Convertible Debenture / Sub Debt	ICRA AAA with Stable Outlook	IND AA+ with Stable Outlook	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Term Loan	ICRA AAA with Stable Outlook	-	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Short Term Debt/Commercial Paper	ICRA A1+	IND A1+	CARE A1+	CRISIL A1+
Company Ratings	ICRA AAA	IND AA+	-	CRISIL AAA

Particulars	Mar-18		
	ICRA	India Rating	CARE
Long Term			
Non Convertible Debenture / Sub Debt	ICRA AA+ with Stable Outlook	IND AA+ with Stable Outlook	CARE AAA with stable outlook
Term Loan	ICRA AA+ with Stable Outlook	IND AA+ with Stable Outlook	CARE AAA with stable outlook
Short Term			
Short Term Debt	ICRA A1+	IND A1+	CARE A1+
Commercial Paper	ICRA A1+	IND A1+	CARE A1+
Company Ratings	ICRA AA+ with Stable Outlook	IND AA+ with Stable Outlook	-

No change in ratings during the year ended 31 March 2019 for India Ratings and CARE. CRISIL ratings and ICRA ratings were upgraded to AAA during the year ended 31 March 2019. Company Ratings are subject to annual surveillance.

b Debt Equity Coverage Ratio

Particulars	31 March 2019	31 March 2018
Debt Equity ratio	5.3x	5.1x

c 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;

The Company has not issued any preference shares.

The Company doesn't have outstanding principal payable on Non Convertible Debentures.

Previous due dates for payment of interest and principal are given below for outstanding Non convertible debt securities

Series No.	Previous due date for payment of interest (1st October 2018-31st March 2019)	Previous actual date for payment of interest	Status	ISIN
Subdebts_12-13_Series 2C	30-Oct-18	30-Oct-18	Paid	INE535H08553
Subdebts_13-14_Series 3	29-Oct-18	27-Oct-18	Paid	INE535H08579
Subdebts_Series 4	26-Dec-18	26-Dec-18	Paid	INE535H08587
Subdebts_Series 7 (I)	13-Oct-18	15-Oct-18	Paid	INE535H08637
Subdebts_Series 7 (II)	13-Oct-18	15-Oct-18	Paid	INE535H08645
Subdebts_Series 8	10-Dec-18	10-Dec-18	Paid	INE535H08652
Subdebts_Series 9 (I)	20-Feb-19	20-Feb-19	Paid	INE535H08660
Subdebts_Series 9 (II)	20-Feb-19	20-Feb-19	Paid	INE535H08678
Subdebts_Series 10	20-Mar-19	20-Mar-19	Paid	INE535H08686
Subdebts_Series 12 (I)	29-Oct-18	29-Oct-18	Paid	INE535H08702
Subdebts_Series 12 (II)	29-Oct-18	29-Oct-18	Paid	INE535H08710
Series-27C	06-Nov-18	05-Nov-18	Paid	INE535H07357
Series-27E	10-Dec-18	10-Dec-18	Paid	INE535H07373
Series-27F	08-Jan-19	07-Jan-19	Paid	INE535H07381
Series-29AI	16-Oct-18	15-Oct-18	Paid	INE535H07449
Series-29AII	16-Oct-18	15-Oct-18	Paid	INE535H07456
Series-30B	10-Dec-18	10-Dec-18	Paid	INE535H07498
Series-30DI	29-Jan-19	29-Jan-19	Paid	INE535H07514
Series-30DII	29-Jan-19	29-Jan-19	Paid	INE535H07522
Series-32I	28-Nov-18	28-Nov-18	Paid	INE535H07589
Series-32II	28-Nov-18	28-Nov-18	Paid	INE535H07597
Series-34C	16-Oct-18	15-Oct-18	Paid	INE535H07696
Series-35	28-Nov-18	28-Nov-18	Paid	INE535H07704
Series-34D (I)	30-Nov-18	30-Nov-18	Paid	INE535H07712
Series-34D (II)	30-Nov-18	30-Nov-18	Paid	INE535H07720
Series-37	15 of every month	15 of every month	Paid	INE535H07738
Series-34E	18-Dec-18	17-Dec-18	Paid	INE535H07746
Series-36A	10-Dec-18	10-Dec-18	Paid	INE535H07753
Series-34F	10-Dec-18	10-Dec-18	Paid	INE535H07761
Series-53	22-Nov-18	22-Nov-18	Paid	INE535H07936
Series-54	28-Nov-18	28-Nov-18	Paid	INE535H07944
MS-001	24-Oct-18	24-Oct-18	Paid	
Series-55	30-Mar-19	02-Apr-19	Paid	INE535H07951
Series-58	13-Oct-18	15-Oct-18	Paid	INE535H07985
Series-59	07-Nov-18	09-Nov-18	Paid	INE535H07993
Series-60	13-Nov-18	13-Nov-18	Paid	INE535H07AA9
Series-61	15-Dec-18	17-Dec-18	Paid	INE535H07AB7
Series-62	28-Dec-18	28-Dec-18	Paid	INE535H07AC5
Series-65	23-Feb-19	25-Feb-19	Paid	INE535H07AF8
Series-67	17-Oct-18	18-Oct-18	Paid	INE535H07AH4
Series-65-I	23-Feb-19	25-Feb-19	Paid	INE535H07AF8
MS-002	25-Nov-18	25-Nov-18	Paid	



d Next due date for the payment of principal along with the amount of interest of non convertible debt securities;

The Company has not issued any preference shares.

Next due dates for payment of interest and principal are given below for outstanding Non convertible debt

Series No.	Frequency for interest payment	Next due date for payment of interest/redemption (1st April 2019 to 30th September 2019)	Interest (₹ lakhs)	Redemption (₹ lakhs)	ISIN
Subdebts_12-13_Series 1B	Yearly	14-Sep-19	548	-	INE535H08520
Subdebts_12-13_Series 2B	Yearly	27-Sep-19	455	-	INE535H08546
Subdebts_Series 5 (i)	Yearly	10-Jun-19	237	-	INE535H08595
Subdebts_Series 5 (ii)	Yearly	10-Jun-19	187	-	INE535H08603
Subdebts_Series 6 (ii)	Yearly	5-Aug-19	236	-	INE535H08629
Subdebts_Series 11	Yearly	3-May-19	195	-	INE535H08694
Subdebts_Series 13	Yearly	12-Jun-19	465	-	INE535H08728
Subdebts_Series 13 (i)	Yearly	12-Jun-19	605	-	INE535H08728
Subdebts_Series 13 (ii)	Yearly	12-Jun-19	558	-	INE535H08728
Subdebts_Series 14	Yearly	22-Jul-19	236	-	INE535H08736
Subdebts_Series 14 (i)	Yearly	22-Jul-19	189	-	INE535H08736
Subdebts_Series 15	Yearly	16-Aug-19	1,388	-	INE535H08744
Subdebts_Series 13 (iii)	Yearly	13-Jun-19	486	-	INE535H08728
MS-002	Half Yearly	25-May-19	1,822	-	-
Series-22	Yearly	30-Apr-19	791	-	INE535H07282
Series-24	Yearly	22-May-19	394	-	INE535H07308
Series-28	Yearly	24-Jun-19	1,461	15,000	INE535H07431
Series-32I	Half Yearly	28-May-19	677	15,000	INE535H07589
Series-32II	Half Yearly	28-May-19	684	-	INE535H07597
Series-33C	Yearly	22-May-19	211	-	INE535H07605
Series-33DIII	Yearly	29-May-19	925	-	INE535H07639
Series-34B (ii)	Yearly	7-Sep-19	645	-	INE535H07688
Series-35	Half Yearly	28-May-19	673	-	INE535H07704
Series-37	Monthly	15 of every month	1,423	-	INE535H07738
Series-38	Yearly	4-Apr-19	534	6,000	INE535H07779
Series-39(i)	Bullet	3-Apr-19	726	2,500	INE535H07787
Series-39(ii)	Bullet	26-Apr-19	149	500	INE535H07795
Series-40	Yearly	19-Apr-19	1,368	15,500	INE535H07803
Series-41	Yearly	22-Apr-19	161	-	INE535H07811
Series-42	Yearly	10-May-19	90	-	INE535H07829
Series-44	Bullet	27-May-19	2,924	10,000	INE535H07845
Series-45	Yearly	24-May-19	179	2,000	INE535H07852
Series-46	Yearly	7-Jun-19	220	2,500	INE535H07860
Series-47	Yearly	17-Jun-19	444	-	INE535H07878
Series-47	Yearly	16-Sep-19	111	5,000	INE535H07878
Series-49	Yearly	10-Jul-19	450	-	INE535H07894
Series-50	Yearly	2-Aug-19	1,298	15,000	INE535H07902
Series-51	Bullet	23-Jul-19	711	2,500	INE535H07910
Series-52	Yearly	12-Aug-19	875	10,000	INE535H07928
Series-56	Yearly	14-Aug-19	1,229	-	INE535H07969
Series-67	Half Yearly	18-Apr-19	292	-	INE535H07AH4
Series-68-I	Yearly	07-Jun-19	910	-	INE535H07AI2
Series-68-II	Yearly	07-Jun-19	910	-	INE535H07AJ0
Series-68-IA	Yearly	07-Jun-19	501	-	INE535H07AI2
Series-72	Yearly	30-Jul-19	880	-	INE535H07AN2
Series-72-I	Yearly	31-Jul-19	221	-	INE535H07AN2
Series-73	Yearly	12-Aug-19	460	-	INE535H07AO0
Series-74	Yearly	03-Sep-19	444	-	INE535H07AP7
Series-68-IB	Yearly	07-Jun-19	1,411	-	INE535H07AI2

e Outstanding redeemable preference shares (quantity and value);

The Company has not issued any preference shares. Also there are no outstanding preference shares from earlier years.

f Capital redemption reserve/debenture redemption reserve;

Non banking finance companies registered with Reserve Bank of India are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also, any requirements to create Capital Redemption Reserve (CRR) is not currently applicable to the Company. Further, the disclosure of debt-service coverage ratio, interest service coverage ratio is not applicable to the Company.

g Net Worth

₹ Lakhs	31 March 2019	31 March 2018
Net Worth	3,62,622	2,71,167

h Net Profit after tax

₹ Lakhs	31 March 2019	31 March 2018
Net Profit after tax	77,522	34,963

i Earning Per Share

₹	31 March 2019	31 March 2018
Earning Per Share	3.88	1.77

j Asset Cover available

All secured NCD's issued by the Company are fully secured by first pari-passu charge by mortgage of the Company's immovable property at Chennai and by hypothecation of book debts / loan receivables to the extent stated in the respective information memorandum.

Regulation No. 61 (2)

The Company has not forfeited the unclaimed interest which is to be transferred to the 'Investor Education and Protection Fund' set up as per Section 125 of the Companies Act, 2013.

