

No.CTL/LEB/19-20/Noting Certificate/5977

November 06, 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 **Home Credit India Finance Private Limited** ("**the Company**") for the Half year ended September 30, 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

N. Lakshmi

Authorised Signatory



Encl: Results submitted by Company



Ref No. HCIN/LC/2019-20/52

November 06, 2019

To,

The General Manager,
Department of Corporate Services,
BSE Limited,
1st Floor, New Trading Ring,
Rotunda Building, PJ Tower,
Dalai Street, Fort, Mumbai- 400001.

Sub: Disclosures pursuant to Regulation 52(4) & (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2019.

Dear Sir / Madam,

In compliance with the requirement of Regulation 52(4) & 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the below stated information as on September 30, 2019 in respect of the following Non-Convertible Debenture (NCDs) issued by the Company:

S. No.	Description of NCDs	Amount of NCDs (In INR lacs)	Scrip Code	ISIN No.
1	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -1)	18,750 ¹	954240	INE172V07012
2	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -2)	18,750 ¹	954863	INE172V07020
3	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -3)	22,500 ¹	955022	INE172V07038
4	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -4)	22,500	955367	INE172V07046
5	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -5)	25,000	955587	INE172V07053
6	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -6)	35,000	956730	INE172V07061
7	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -7)	37,500	957096	INE172V07079
8	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -8)	22,500	957095	INE172V07087

¹ Principal of NCD Tranche-1 issued AB 4 B.V. and Tranche - 2 & Tranche - 3 issued to PPF CO3 B.V. amounting to INR 187.5 Crores, INR 187.5 Crores and INR 225 Crores, were fully redeemed on July 02, 2019, September 30, 2019 and October 31, 2019 respectively.



9	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -9)	22,200	957265	INE172V07103
10	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -10)	40,000	957663	INE172V07111
11	Listed, Rated, Secured and Redeemable Non-Convertible Debenture Mahindra and Mahindra Financial Services Limited (Domestic) (Tranche -13)	5,000 ²	957789	INE172V07129
12	Listed, Rated, Senior, Secured, Redeemable Non-Convertible Debenture Unifi AIF (Domestic) (Tranche -14)	3,000 ³	958114	INE172V07137
13	Rated, Secured, Senior, Listed, Redeemable Non-Convertible Debenture JM Financial Products Limited (Domestic) (Tranche -15)	15000	958253	INE172V07145
14	Secured, Redeemable, Non-convertible, Rated, Listed Debenture JM Financial Products Limited (Domestic) (Tranche -16)	5,000	958684	INE172V07160
15	Secured, Redeemable, Non-convertible, Rated, Listed Debenture JM Financial Products Limited (Domestic) (Tranche -17)	6,500 ⁴	958872	INE172V07178

- Un-audited financial results for the half year ended as on September 30, 2019 signed by Statutory Auditor: **As per Annexure A.**
- Credit Rating of the Non-convertible debentures: **As per Annexure B.**
- Asset cover available, in case of non-convertible debt securities: **Not applicable for NBFC**
- Debt-equity ratio: 2.10 times.
- Previous due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure C.**
- Next due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure D.**
- Copy of statement, if any filed with Stock Exchange, indicating material deviations, if any, in the use of proceeds of issue of NCDs: **As per Annexure E.**
- Debt service coverage ratio: **Not applicable for NBFC.**
- Interest service coverage ratio: **Not applicable for NBFC.**
- Debenture Redemption Reserve (if applicable): Not applicable, being a NBFC with privately placed debentures, there is no requirement to create debenture redemption reserve pursuant

² Principal of NCD Tranche issued to Mahindra amounting INR 75 Crores, redeemed on June 27, 2018, September 27, 2018, December 27, 2018, March 27, 2019, June 27, 2019 and September 27, 2019 of INR 6,25,00,000/- respectively.

³ Principal of NCD Tranche issued to Unifi AIF amounting INR 40 Crores, redeemed on November 23, 2018, March 25, 2019 and July 25, 2019 of INR 5,00,00,000/- respectively.

⁴ NCD Tranche of INR 65 Crore was issued to JM Financial Products Limited on July 10, 2019.



[Handwritten Signature]

HOME CREDIT

Now you can.

Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)

Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,

Phase-II, Gurugram, Haryana - 122002

CIN: U65910HR1997PTC047448, Tel. No.: +91 124 4907600

Web: www.homecredit.co.in Email: care@homecredit.co.in

to exemption provided in Sub Rule 7 of Rule 18 of Companies (Share Capital and Debentures) rules, 2014.

- k) Net Worth: INR 256,398.84 lacs.
- l) Net Profit/ (loss) after tax: INR 2,196.65 lacs.
- m) Earnings/ (loss) per share: INR 0.23/-
- n) A certificate from Statutory Auditors in respect of utilization of funds: The certificate from the Company's Statutory Auditor on utilization of the funds shall be submitted on annual basis along with the annual audited financial.
- o) A copy of all notices, resolutions and circulars related relating to new issue of non-convertible and meeting of holders of non-convertible debt securities: The copy of the resolution passed by the Board of Directors in their meeting held on April 25, 2019 regarding new issue of non-convertible debenture is attached as **Annexure F**. However, no meeting of holders of debt securities was held during the half year ended September 30, 2019.
- a) A certificate regarding maintenance of hundred percent Asset Cover in respect to NCDs; **As per Annexure G.**
- b) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. **Not Applicable**

We request you to kindly take the above on record and oblige us.

Thanking You.

For Home Credit India Finance Private Limited



Gaurav Sharma
Company Secretary
CS Membership No: A21729

CC: - M/s Catalyst Trusteeship Limited

B S R & Associates LLP

Chartered Accountants

Building No. 10, 8th Floor, Tower-B
DLF Cyber City, Phase - II
Gurugram - 122 002, India

Telephone: +91 124 719 1000
Fax: +91 124 235 8613

Review Report**To****The Board of Directors of Home Credit India Finance Private Limited**

1. We have reviewed the accompanying Statement of unaudited financial results of Home Credit India Finance Private Limited ('the Company') for the six months period ended 30 September 2019 ('the Statement').
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement 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 the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
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 applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For B S R & Associates LLP

Chartered Accountants

Firm's Registration number: 116231W/ W-100024


Manish Gupta

Partner

Membership No. 095037

UDIN: 19095037AAAAEU2137

Place: Gurugram

Date: 6 November 2019

Home Credit India Finance Private Limited

Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana - 122002

Website: www.homecredit.co.in

CIN: U65910HR1997PTC047448

Unaudited Balance Sheet as at September 30, 2019

(All amount in Rupees lakhs unless otherwise stated)

S. No.	Particulars	As at September 30, 2019 (Unaudited)	As at March 31, 2019 (Audited)
A	ASSETS		
1	Financial assets		
	Cash and cash equivalents	61,849.57	59,764.99
	Bank balance other than cash and cash equivalents	2,712.59	3,195.43
	Trade receivables	2,502.03	2,116.49
	Loans	687,328.04	559,358.23
	Other financial assets	3,338.56	4,202.85
		757,730.79	628,637.99
2	Non-financial assets		
	Current tax assets (net)	4,285.29	4,285.29
	Deferred tax assets (net)	46,126.65	46,918.44
	Property, plant and equipment	11,909.58	13,258.47
	Right-of-use	10,109.01	-
	Other intangible assets	12,971.18	13,688.97
	Intangible assets under development	1,640.02	1,375.96
	Other non-financial assets	2,728.84	3,109.17
		89,770.57	82,636.30
	TOTAL ASSETS	847,501.36	711,274.29
B	LIABILITIES AND EQUITY		
	Liabilities		
3	Financial liabilities		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises: and		19.24
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	14,305.06	12,772.82
	Debt securities	266,103.32	303,518.59
	Borrowings (other than debt securities)	271,845.79	111,097.19
	Lease liabilities	9,953.66	-
	Other financial liabilities	11,179.40	18,786.99
		573,387.23	446,194.83
4	Non-financial liabilities		
	Current tax liabilities (net)	3,568.50	-
	Provisions	9,251.63	5,950.69
	Other non-financial liabilities	4,895.11	4,926.52
		17,715.24	10,877.21
	Total liabilities	591,102.47	457,072.04
5	EQUITY		
	Equity share capital	97,658.32	97,658.32
	Other equity	158,740.57	156,543.93
		256,398.89	254,202.25
	TOTAL LIABILITIES AND EQUITY	847,501.36	711,274.29

See accompanying notes to the financial results

For and on behalf of Directors of
Home Credit India Finance Private LimitedPlace: Gurugram
Date: November 6, 2019Ondrej Kubik
Director
DIN: 08194580

Home Credit India Finance Private Limited

Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana -122002

Website: www.homecredit.co.in

CIN: U65910HR1997PTC047448

Statement of unaudited financial results for the half year ended September 30, 2019
(All amount in Rupees lakhs unless otherwise stated)

S. No.	Particulars	For the half year ended September 30, 2019 (Unaudited)	September 30, 2018 (Unaudited)	Year ended March 31, 2019 (Audited)
	Income			
I	Revenue from operations			
	Interest Income	126,560.48	96,953.75	210,974.05
	Fees and commission income	21,708.85	11,050.92	31,287.56
	Net gain on derecognition of financial instruments measured at amortised cost	-	2,108.73	2,108.73
II	Other income	144.57	613.38	1,520.88
III	Total revenue (I+II)	148,413.90	110,726.78	245,891.22
IV	Expenses			
	Finance costs	31,646.78	25,540.96	53,044.65
	Impairment on financial instruments	46,219.74	39,064.98	75,714.30
	Employees benefits expenses	32,676.68	31,753.81	63,314.04
	Depreciation and amortisation	7,910.52	5,314.19	10,981.11
	Other expenses	18,137.76	26,671.93	51,471.52
V	Total expenses	136,591.48	128,345.87	254,525.62
VI	Profit/ (loss) before tax (III-V)	11,822.42	(17,619.09)	(8,634.40)
VII	Tax expense:			
	Current tax	8,734.55	214.37	2,805.97
	Tax adjustment relating to earlier year	-	-	157.65
	Deferred tax charge/ (credit) {refer to note 5}	826.54	(47,195.77)	(46,727.18)
	Total tax expense	9,561.09	(46,981.40)	(43,763.56)
VIII	Net profit/ (loss) after tax from operations (VI-VII)	2,261.33	29,362.31	35,129.16
IX	Other comprehensive income			
	Items that will not be reclassified to profit or loss:-			
	Remeasurement of losses on defined benefit plans	(99.43)	(14.69)	(547.25)
	Income tax benefit on above	34.75	5.13	191.26
X	Other comprehensive income/(loss) for the period, net of tax	(64.68)	(9.56)	(355.99)
XI	Total comprehensive income for the period, net of tax (VIII-X)	2,196.65	29,352.75	34,773.17
XII	Earnings per equity share			
	(a) Basic (in Rupees)*	0.23	7.27	4.08
	(b) Diluted (in Rupees)*	0.23	7.27	4.08
	Face value per share (in Rupees)	10	10	10

* not annualized for half year ended September 30, 2019 and September 30, 2018.

See accompanying notes to the financial results

For and on behalf of the Board of Directors of
Home Credit India Finance Private LimitedOndrej Kubik
Director
DIN: 08194580Place: Gurugram
Date: November 6, 2019

Home Credit India Finance Private Limited
 Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II,
 Gurgaon, Haryana - 122002, Website: www.homecredit.co.in
 CIN: U65910HR1997PTC047448

Unaudited financial results for the six month ended September 30, 2019

(All amount in Rupees lakhs unless otherwise stated)

Sl. No.	Particulars	Six month period ended 30 September 2019 (Unaudited)	Six month period ended 30 September 2018 (Unaudited)	Year ended 31 March 2019 (Audited)
1.	Total income from operations	148,413.90	110,726.78	245,891.22
2.	Net profit/ (loss) for the period (before tax, exceptional and/or extraordinary items)	11,822.42	(17,619.09)	(8,634.40)
3.	Net Profit/ (loss) for the period before tax (after exceptional and/or extraordinary items)	11,822.42	(17,619.09)	(8,634.40)
4.	Net Profit/ (loss) for the period after tax (after exceptional and/or extraordinary items)	2,261.33	29,362.31	35,129.16
5.	Total comprehensive income for the year [Comprising profit/ (loss) for the year (after tax) and other comprehensive income (after tax)]	2,196.65	29,352.75	34,773.17
6.	Paid up equity share capital	97,658.32	84,258.32	97,658.32
7.	Reserves (excluding revaluation reserve)	158,740.57	97,524.16	156,543.93
8.	Net worth	256,398.89	181,782.48	254,202.25
9.	Outstanding debt	537,949.11	304,832.00	414,615.78
10.	Outstanding redeemable preference shares	-	-	-
11.	Debt equity ratio	2.10	2.37	1.63
12.	Earnings per share (of Rs. 10/- each)*			
	- Basic	0.23	7.27	4.08
	- Diluted	0.23	7.27	4.08
13.	Capital redemption reserve (refer note 5)	Not Applicable	Not Applicable	Not Applicable
14.	Debenture redemption reserve (refer note 5)	Not Applicable	Not Applicable	Not Applicable
15.	Debt service coverage ratio (refer note 5)	Not Applicable	Not Applicable	Not Applicable
16.	Interest service coverage ratio (refer note 5)	Not Applicable	Not Applicable	Not Applicable

*EPS for six months ended 30 September 2019 and 30 September 2018 has not been annualised

- Note:
- 1) In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published unaudited financial results for the six month ended 30 September 2019. The above unaudited financial results were reviewed by the Audit Committee held on 06 November 2019 and approved by the Board of Directors at its meeting held on 06 November 2019.
 - 2) The above is an extract of the detailed unaudited financial results filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full financial results are available on the website of the Bombay Stock Exchange and the website of the Company (www.homecredit.co.in).
 - 3) For the items in sub-clauses (a), (b), (d) & (e) of the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com
 - 4) Previous year / period figures have been regrouped/rearranged, wherever considered necessary, to confirm to the classification/ disclosure adopted in the current year.
 - 5) The pertinent items have not been disclosed since it is not required as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015

For and on behalf of the Board of Directors of
 Home Credit India Finance Private Limited

Place: Gurugram
 Date: November 6, 2019

Ondrej Kubik
 Director
 DIN: 08194580



Notes:

- 1) The Company is a Non-Banking Finance Company registered with the Reserve Bank of India ('the RBI').
- 2) The financial results for the half year ended September 30, 2019 have been reviewed by the audit committee and approved by the Board of Directors at its meeting held on November 6, 2019. The report is being filed with the Bombay Stock Exchange ("BSE") and is also available on the Company's website www.homecredit.co.in.
- 3) The Statement of the Company have been prepared in accordance with recognition and measurement principal laid down in Indian Accounting Standards 34 "Interim Financial Reporting" ('Ind AS 34') as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and relevant rules issued thereunder and other recognized accounting practices and policies.
- 4) In compliance with Regulation 52 of Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of the financial results for the half year ended September 30, 2019 has been carried out by the Statutory Auditors of the Company.
- 5) The Company is engaged in the business of financing, and accordingly, there are no separate reportable segments as per Ind AS 108 on operating segment.
- 6) In the previous year, pursuant to increase in profitability, higher certainty of achievement of projections and other factors, in line with the assessment carried out as required by Ind AS, the Company had recognized a deferred tax asset (net) of INR 46,918.44 Lakhs. During the half year ended September 30, 2019, based on the re-assessment carried out, the Company believes that it is probable that taxable profit will be available to adjust unused tax credits.
- 7) The Company has elected to exercise the option permitted under Section 115BAA of the Income-tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognized provision for income tax for the half year ended September 30, 2019 and re-measured its deferred tax assets basis the rate prescribed in the said section. The impact of change in tax rate is spread over the year via an adjustment to the estimated annual effective income tax. The impact of the above mentioned change in rate amounting to INR 6,564.55 Lakhs has been recognized in the statement of profit and loss for the half year ended September 30, 2019.
- 8) Effective April 1, 2019, the Company has adopted Ind AS 116 – Leases and applied it to all lease contracts existing on April 1, 2019 using the modified retrospective method. Based on the same and as permitted under the specific transitional provisions in the standard, the Company is not required to restate the comparative figures.

On transition, the adoption of the new standard resulted in recognition of the Right-of-Use asset of Rs. 12,261.19 Lakhs and a lease liability of Rs. 11,748.57 Lakhs. The effect of this adoption is not material to the profit for the period and earnings per share.

- 9) Impairment on financial instruments primarily includes loss on settlement, bad debts written off and provisions on loans as per expected credit loss and this balance is net of recoveries.



10) Information under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as follows:

(a) The rating for non-convertible debentures/ bonds is as under:

Rating Agency	ISIN	Outstanding as at September 30, 2019	Outstanding as at March 31, 2019	Rating as at September 30, 2019	Rating as at March 31, 2019
CRISIL	INE172V07046	22,500	22,500	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07053	25,000	25,000	BBB+/ Positive	BBB+/ STABLE
CARE	INE172V07012	-	18,750	-	A- STABLE
CARE	INE172V07020	-	18,750	-	A- STABLE
CARE	INE172V07038	22,500	22,500	A- STABLE	A- STABLE
CRISIL	INE172V07061	35,000	35,000	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07079	37,500	37,500	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07087	22,500	22,500	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07103	22,200	22,200	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07111	40,000	40,000	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07095	-	1,500	-	BBB+/ STABLE
CRISIL	INE172V08051	5,000	5,000	BBB+/ Positive	BBB+/ STABLE
CRISIL	INE172V07129	3,750	5,000	BBB+/ Positive	BBB+/ STABLE
India Ratings	INE172V07137	2,500	3,000	IND A-/STABLE	IND A-/STABLE
India Ratings	INE172V07145	15,000*	15,000*	IND A-/STABLE	IND A-/STABLE
India Ratings	INE172V07160	5,000*	5,000*	IND A-/STABLE	IND A-/STABLE
India Ratings	INE172V07178	6,500*	-	IND A-/STABLE	IND A-/STABLE
Total		264,950	299,200		

* Before adjustment of unamortised discount of INR 188 Lakhs (March 31, 2019: INR 200 Lakhs).

Other borrowings

Facility	Rating Agency	Rating
Proposed commercial papers	Brickworks	BWR A1
Long-term bank facilities	CARE	A- STABLE
Bank loans	India Ratings	IND A-/Stable
Short-term debt/ Commercial paper	India Ratings	IND A1
Bank loan facilities	CRISIL	BBB-/ Positive



b) Following is the information regarding interest and principal repayment of non-convertible debentures/ bonds:

ISIN	Outstanding as on September 30, 2019	Previous due date and amount of interest and principal				Next due date and amount of interest and principal				(Amount in INR Lakhs)	
		Principal		Interest/Premium		Principal		Interest/Premium		Date	Amount
		Date	Amount	Date	Amount	Date	Amount	Date	Amount		
INE172V07046	22,500	Not yet due*	Not yet due*	30 Sep 19	707.51	Paid	22,500	13 Dec 19	22,500	13 Dec 19	556.98
INE172V07053	25,000	Not yet due*	Not yet due*	30 Sep 19	725.60	Paid	25,000	31 Jan 20	25,000	31 Dec 19	710.16
INE172V07038	22,500	Not yet due*	Not yet due*	30 Sep 19	724.89	Paid	22,500	31 Oct 19	22,500	31 Oct 19	239.06
INE172V07061	35,000	Not yet due*	Not yet due*	30 Sep 19	1,086.15	Paid	35,000	31 Jul 20	35,000	31 Dec 19	1,063.04
INE172V07079	37,500	Not yet due*	Not yet due*	30 Sep 19	1,165.66	Paid	37,500	31 Aug 20	37,500	31 Dec 19	1,140.86
INE172V07087	22,500	Not yet due*	Not yet due*	30 Sep 19	690.71	Paid	22,500	31 Aug 20	22,500	31 Dec 19	676.01
INE172V07103	22,200	Not yet due*	Not yet due*	30 Sep 19	702.08	Paid	22,200	15 Oct 20	22,200	31 Dec 19	687.14
INE172V07111	40,000	Not yet due*	Not yet due*	30 Sep 19	1,359.78	Paid	40,000	06 Nov 20	40,000	31 Dec 19	1,330.85
INE172V08051	5,000	Not yet due*	Not yet due*	30 Sep 19	181.75	Paid	5,000	9 Nov 20	5,000	31 Dec 19	181.75
INE172V07129	3,750	27 Sep 19	625	27 Sep 19	144.28	Paid	625	27 Dec 19	625	27 Dec 19	122.33
INE172V07137	2,500	25 Jul 19	500	25 Jul 19	124.24	Paid	500	25 Nov 19	500	25 Nov 19	104.38
INE172V07145	15,000	Not yet due*	Not yet due*	Not yet due*	Not yet due*	Not yet due*	15,000	18 Feb 20	15,000	18 Feb 20	2,805.37
INE172V07160	5,000	Not yet due*	Not yet due*	Not yet due*	Not yet due*	Not yet due*	5,000	25 Sep 20	5,000	25 Sep 20	1,008.04
INE172V07178	6,500	Not yet due*	Not yet due*	Not yet due*	Not yet due*	Not yet due*	6,500	01 Jan 21	6,500	01 Jan 21	1,275.10

* No due date before September 30, 2019.

Details provided above are for debentures/ bonds outstanding as at September 30, 2019.



- (b) As at September 30, 2019, the Company has outstanding Secured Redeemable Non-convertible debentures amounting to INR 259,950 lakhs. The said non-convertible debentures are secured by an adequate asset cover by way of creation of floating charge by hypothecation on the receivables of the Company. The Company also has Unsecured Redeemable Non-convertible debentures amounting to INR 5,000 lakhs as at the year end. The mentioned amounts are before adjustment of cost of raising borrowing to arrive at EIR and unamortised amount of discount.

- (c) Debt equity ratio ('DER') = Debt [excluding interest accrued but not due] / Equity [paid up equity share capital and reserves and surplus]:

Particulars	As at September 30, 2019	As at March 31, 2019
Debt equity ratio	2.10	1.63

- (d) Net worth ('NW') = Paid up equity share capital + Reserves and surplus:

Particulars	As at September 30, 2019	As at March 31, 2019
Net worth	256,398.89	254,202.25

- (e) Capital redemption reserve/ debenture redemption reserve as at September 30, 2019: Not applicable, since, debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18 (7) (b) (ii) of Companies (Share Capital and Debenture) Rules, 2014.

- (f) Outstanding redeemable preference shares (quantity and value) as at September 30, 2019: Nil

- (g) Debt service coverage ratio: Not applicable

- (h) Interest service coverage ratio: Not applicable

For and on behalf of the Board of Directors of
Home Credit India Finance Private Limited



Ondrej Kubik
Director
DIN: 08194580

Place: Gurugram
Date : November 6, 2019

Annexure - B

The credit rating for non-convertible debentures as on September 30, 2019 is as under:

Rating agency	NCDs Outstanding as at September 30, 2019 (Amount in INR lacs)	Rating as at March 31, 2019	Rating as at September 30, 2019
Credit Analysis and Research Limited (CARE) (Tranch-3 ISIN: INE172V07038)	22,500 ⁵	CARE A- Stable(Single A Minus; Outlook; Stable)	CARE A- Stable(Single A Minus; Outlook; Stable)
CRISIL Limited (Tranch-4 ISIN: INE172V07046)	22,500	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-5 ISIN: INE172V07053)	25,000	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-6 ISIN: INE172V07061)	35,000	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-7 ISIN: INE172V07079)	37,500	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-8 ISIN: INE172V07087)	22,500	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-9 ISIN: INE172V07103)	22,200	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-10 ISIN: INE172V07111)	40,000	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
CRISIL Limited (Tranch-13-Mahindra Domestic ISIN: INE172V07129)	5,000 ⁶	CRISIL BBB+/Stable; (Triple B plus; Outlook: Stable)	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)
(Tranch-14-Unify AIF (Domestic) ISIN: INE172V07137)	3,000 ⁷	IND A- ; Stable by India Ratings & Research	IND A- ; Stable by India Ratings & Research
(Tranch-15-JM Financial Products Limited ISIN: INE172V07145)	15,000	IND A- ; Stable by India Ratings & Research	IND A- ; Stable by India Ratings & Research
(Tranch-16-JM Financial Products Limited ISIN: INE172V07160)	5,000	IND A- ; Stable by India Ratings & Research	IND A- ; Stable by India Ratings & Research
(Tranch-17-JM Financial Products Limited ISIN: INE172V07178)	6,500 ⁸	--	IND A- ; Stable by India Ratings & Research

⁵ Principal of NCD Tranche-3 issued to PPF CO3 B.V. amounting to INR 225 Crore was fully redeemed on October 31, 2019.

⁶ Principal of NCD Tranche issued to Mahindra amounting INR 75 Crores, redeemed on June 27, 2018, September 27, 2018, December 27, 2018, March 27, 2019, June 27, 2019 and September 27, 2019 of INR 6,25,00,000/- respectively.

⁷ Principal of NCD Tranche issued to Unifi AIF amounting INR 40 Crores, redeemed on November 22, 2018, March 25, 2019 and July 25, 2019 of INR 5,00,00,000/- respectively.

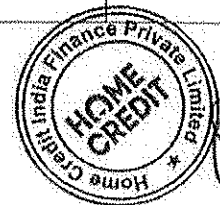
⁸ NCD Tranche of INR 65 Crore was issued to JM Financial Products Limited on July 10,



Detail of payment of interest & redemption during last half year ended September 30, 2019:

(Amount in INR lacs)

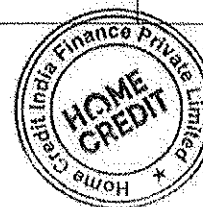
Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (INR)	Actual date of payment
(Tranche-1 ISIN: INE172V07012)	Listed	Interest	July 02, 2019	629.53	July 01, 2019
		Principal	July 02, 2019	18,750	July 01, 2019
(Tranche-2 ISIN: INE172V07020)	Listed	Interest	June 28, 2019	584.33	June 27, 2019
		Principal	September 30, 2019	603.59	September 30, 2019
(Tranche-3 ISIN: INE172V07038)	Listed	Interest	September 30, 2019	18,750	September 30, 2019
		Principal	June 28, 2019	701.75	June 27, 2019
(Tranche-4 ISIN: INE172V07046)	Listed	Interest	September 30, 2019	724.89	September 30, 2019
		Principal	October 31, 2019	22,500	October 30, 2019
(Tranche-5 ISIN: INE172V07053)	Listed	Interest	June 28, 2019	684.93	June 27, 2019
		Principal	September 30, 2019	707.51	September 30, 2019
(Tranche-6 ISIN: INE172V07061)	Listed	Interest	December 13, 2019	22,500	NA
		Principal	June 28, 2019	702.44	June 27, 2019
(Tranche-7 ISIN: INE172V07079)	Listed	Interest	September 30, 2019	725.60	September 30, 2019
		Principal	January 31, 2020	25,000	NA
(Tranche-8 ISIN: INE172V07087)	Listed	Interest	June 28, 2019	1051.48	June 27, 2019
		Principal	September 30, 2019	1086.15	September 30, 2019
(Tranche-9 ISIN: INE172V07103)	Listed	Interest	July 31, 2020	35,000	NA
		Principal	June 28, 2019	1128.46	June 27, 2019
(Tranche-10 ISIN: INE172V07111)	Listed	Interest	September 30, 2019	1165.66	September 30, 2019
		Principal	August 31, 2020	37,500	NA
(Tranche-11 ISIN: INE172V07129)	Listed	Interest	June 28, 2019	668.66	June 27, 2019
		Principal	September 30, 2019	690.70	September 30, 2019
(Tranche-12 ISIN: INE172V07137)	Listed	Interest	August 31, 2020	22,500	NA
		Principal	June 28, 2019	679.67	June 27, 2019
(Tranche-13 ISIN: INE172V07145)	Listed	Interest	September 30, 2019	702.07	September 30, 2019
		Principal	October 15, 2020	22,200	NA
(Tranche-14 ISIN: INE172V07153)	Listed	Interest	June 28, 2019	1316.38	June 27, 2019
		Principal	September 30, 2019	1359.78	September 30, 2019
(Tranche-15 ISIN: INE172V07161)	Listed	Interest	November 06, 2020	40,000	NA
		Principal	June 27, 2019	164.89	June 26, 2019
(Tranche-16 ISIN: INE172V07169)	Listed	Interest	September 27, 2019	144.28	September 26, 2019
		Principal	June 27, 2019	625.00	June 26, 2019
(Tranche-17 ISIN: INE172V07177)	Listed	Interest	September 27, 2019	625.00	September 26, 2019
		Principal	March 26, 2021	7500	NA
(Tranche-18 ISIN: INE172V07185)	Listed	Interest	July 25, 2019	124.23	July 24, 2019
		Principal	July 25, 2019	500	July 24, 2019
(Tranche-19 ISIN: INE172V07193)	Listed	Interest	January 25, 2021	4000	NA
		Principal	February 18, 2020	15,000	NA
(Tranche-20 ISIN: INE172V07201)	Listed	Interest	---	---	---
		Principal	September 25, 2020	5,000	NA
(Tranche-21 ISIN: INE172V07209)	Listed	Interest	---	---	---
		Principal	January 07, 2021	6,500	NA



Detail of redemption & interest due in the next half year ended March 31, 2020:

(Amount in INR lacs)

Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (INR)	Actual date of payment
(Tranch-3 ISIN: INE172V07038)	Listed	Interest	October 31, 2019	239.06	NA
		Principal	October 31, 2019	22,500	NA
(Tranch-4 ISIN: INE172V07046)	Listed	Interest	December 13, 2019	556.97	NA
		Principal	December 13, 2019	22,500	NA
(Tranch-5 ISIN: INE172V07053)	Listed	Interest	December 31, 2019	710.16	NA
		Principal	January 31, 2020	238.64	NA
(Tranch-6 ISIN: INE172V07061)	Listed	Interest	January 31, 2020	25,000	NA
		Principal	December 31, 2019	1063.04	NA
(Tranch-7 ISIN: INE172V07079)	Listed	Interest	March 31, 2020	1048.61	NA
		Principal	July 31, 2020	35,000	NA
(Tranch-8 ISIN: INE172V07087)	Listed	Interest	December 31, 2019	1140.86	NA
		Principal	March 31, 2020	1125.41	NA
(Tranch-9 ISIN: INE172V07103)	Listed	Interest	August 31, 2020	37,500	NA
		Principal	December 31, 2019	676.01	NA
(Tranch-10 ISIN: INE172V07111)	Listed	Interest	March 31, 2020	666.85	NA
		Principal	August 31, 2020	22,500	NA
(Tranch-13 Mahindra Domestic ISIN: INE172V07129)	Listed	Interest	December 31, 2019	687.14	NA
		Principal	March 31, 2020	679.67	NA
(Tranch-14 Unify AIF ISIN: INE172V07137)	Listed	Interest	October 15, 2020	22,200	NA
		Principal	December 31, 2019	1330.84	NA
(Tranche-15 JM Financial Products Limited ISIN: INE172V07145)	Listed	Interest	March 31, 2020	1312.82	NA
		Principal	November 06, 2020	40,000	NA
(Tranche-16 JM Financial Products Limited ISIN: INE172V07160)	Listed	Interest	December 27, 2019	122.32	NA
		Principal	March 27, 2020	101.93	NA
(Tranche-17 JM Financial Products Limited ISIN: INE172V07178)	Listed	Interest	December 27, 2019	625.00	NA
		Principal	March 27, 2020	625.00	NA
(Tranche-18 JM Financial Products Limited ISIN: INE172V07186)	Listed	Interest	March 26, 2021	7500	NA
		Principal	November 25, 2019	104.38	NA
(Tranche-19 JM Financial Products Limited ISIN: INE172V07194)	Listed	Interest	March 24, 2020	81.46	NA
		Principal	November 25, 2019	500	NA
(Tranche-20 JM Financial Products Limited ISIN: INE172V07202)	Listed	Interest	March 24, 2020	500	NA
		Principal	January 25, 2021	4000	NA
(Tranche-21 JM Financial Products Limited ISIN: INE172V07210)	Listed	Interest	February 18, 2020	Floating rate based on the Net worth of the Company as on September 30, 2019	NA
		Principal	February 18, 2020	15000	NA
(Tranche-22 JM Financial Products Limited ISIN: INE172V07218)	Listed	Interest	---	---	---
		Principal	September 25, 2020	5,000	NA
(Tranche-23 JM Financial Products Limited ISIN: INE172V07226)	Listed	Interest	---	---	---
		Principal	January 07, 2021	6,500	NA





Now you can

Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,
Phase-II, Gurugram, Haryana-122002
CIN: U65910HR1997PTCO047448, Tel. No.: +91 124 4907600
Web: www.homecredit.co.in, Email: care@homecredit.co.in

Ref No. HCIN/LC/2019-20/51

November 06, 2019

To,

BSE Limited,
Corporate Services Department,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400 001

Sub: Statement of material deviations under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam

Pursuant to regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state that during the half year ended September 30, 2019, there are no material deviations in the use of proceeds of non-convertible debt securities issued by the Company from the objects stated in the offer documents.

You are requested to please take the above on your record and oblige us.

Thanking You,

For Home Credit India Finance Private Limited

Anirban Majumder
(Chief Financial Officer)



**HOME
CREDIT**

Now you can

Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off. : Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,
Phase-II, Gurugram, Haryana - 122002
CIN: U65910HR1997PTCO47448, Tel. No. : +91 124 4907600
Web : www.homecredit.co.in, Email : care@homecredit.co.in

Annexure F

CERTIFIED TRUE COPY OF THE EXTRACTS OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF HOME CREDIT INDIA FINANCE PRIVATE LIMITED IN ITS MEETING HELD ON THURSDAY, APRIL 25, 2019 COMMENCED AT 04:30 P.M. (IST) AT 3RD FLOOR, TOWER C, DLF INFINITY TOWERS, DLF CYBER CITY PHASE II, GURUGRAM-122002, HARYANA, INDIA AND CONCLUDED AT 06:00 P.M. (IST).

REF NO: HCIN/19-20/BM01

TO CONSIDER AND APPROVE THE RE-CONSTITUTION AND RE-ALIGN THE SCOPE OF THE SECURITIES ALLOTMENT AND BANKING RELATION COMMITTEE.

"RESOLVED THAT in supersession of the resolution no AI 09 dated October 16, 2018 passed by the Board of Directors, the following composition of Securities Allotment and Banking Relation Committee ("Committee") of the Company consisting of directors and officers ("**Authorized Officer**") be and is hereby approved by the Board with immediate effect:

1. Mr. Vijay Dhingra - Whole-time Director & Head - Legal
2. Mr. Anirban Majumder - Chief Financial Officer
3. Mr. Raja Rekhi - Head Financial Planning & Analysis
4. Mr. Gaurav Sharma - Company Secretary
5. Mr. Amit Gupta - Head - Finance Operations
6. Ms. Vandita Kaul - Head-Treasury
7. Mr. Sumit Dalela - Vice President, Treasury
8. Mr. Nikunj Agarwal - Vice President - Funding
9. Ms. Esha Pruthi - Assistant Vice President - Legal
10. Mr. Akshay Singh - Senior Manager - Legal

RESOLVED FURTHER THAT pursuant to the provisions of the Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 (as amended from time to time) (hereinafter referred as '**Debt Listing Regulations**'), and Section 42, 71, 179, 180 (1) (c) of Companies Act, 2013 and any other applicable provisions of the Companies Act, 2013, and rules made thereunder and in accordance with the Memorandum of Association and Articles of Association of the Company, and the listing agreement entered into with BSE Limited ("**Stock Exchange**") where the securities of the Company may be listed, and subject to approvals, consents, sanctions, permissions as may be necessary from the Securities and Exchange Board of India ("**SEBI**"), the Stock Exchange, Reserve Bank of India and all other appropriate statutory and regulatory authorities, and as approved by the shareholders of the Company and subject to such conditions and modifications as may be prescribed by the respective statutory and/or regulatory authorities, if and to the extent necessary, the consent of the Board of Directors of the Company be and is hereby accorded to authorise the Committee for taking necessary actions/decisions with respect to allotment of listed or unlisted, secured or unsecured, taxable or non-taxable, convertible or non-convertible debentures, commercial papers, bonds including rupee denominated bonds, stocks and/or any other security as per the definition given in the Securities Contracts Regulation Act, 1956 or any other amendment thereto ("**Securities**") (in physical/ dematerialised form) on a private placement basis in one or more tranches to such person or persons, including one or more companies, bodies corporate(s), statutory corporations, commercial banks, lending agencies, financial institutions, insurance company, mutual funds, alternative investments funds, pension/provident funds, Foreign Portfolio Investors (FPI) (under any permitted scheme) and individuals, as the case may be and borrowing of monies, including but not limited to term loan facilities, external commercial borrowings (in any form),

working capital facilities, demand loans or any other loan or facility from any commercial bank(s), scheduled bank(s), any financial institution(s), non-banking finance company(s), body corporate(s), foreign financial institution(s), overseas bodies, foreign bank(s), group company, affiliate or any eligible or recognized lender (as per applicable law) from time to time under section 179(3)(d) of the Companies Act, 2013, which together with the outstanding monies already borrowed by the Company (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business) shall not at any time exceed the sum of Rs.100,000,000,000 (Indian Rupees Ten Thousand Crores Only) during a period of one year from the date of passing of this resolution, at an interest rate not exceeding 18% per annum for a maximum maturity of 72 months and on such security cover as decided by the Committee, subject to maintaining minimum security cover but not exceeding 1.50 (One Decimal Five Zero) times the value of outstanding principal amounts and on such terms and conditions, as the Board of Directors or Committee may decide in its absolute discretion.

RESOLVED FURTHER THAT the members of the Committee, be and are hereby jointly as well as severally authorized to:

- (i) do all such acts, deeds and things as the Authorized Officers may deem necessary or desirable in connection with the issue, offer and allotment of the Securities;
- (ii) seek, if required, any approval, consent or waiver from any/all concerned government and regulatory authorities, and/or any other approvals, consent or waivers that may be required in connection with the issue, offer and allotment of the Securities;
- (iii) negotiate, approve of and decide the terms and conditions of the issue of Securities;
- (iv) execute the term sheet(s);
- (v) seek the listing of the Securities on the Stock Exchange, submitting the listing application to the Stock Exchange, obtaining in-principle approval, if any from the Stock Exchange and taking all actions that may be necessary in connection with obtaining such listing;
- (vi) seek and obtain the consent/no-objection certificates from all existing charge holders, certifying their non-objection for creation of any security cover for the Securities issued and allotted;
- (vii) finalize terms and conditions of the appointment of, and do all deeds, acts, things as may be necessary and to execute all documents and instruments as may be required to appoint a trustee, a registrar and transfer agent, a credit rating agency, a depository and such other intermediaries as may be required to be appointed for the purpose of issue, allotment, listing and trading of Securities, including their successors and their agents;
- (viii) decide upon the date of opening and closing of the particular issue of Securities and the period for which the aforesaid issue will remain open;
- (ix) authorize the maintenance of a register of holders of the Securities;
- (x) create the security cover as required in accordance with the terms of the respective Transaction Documents;
- (xi) finalize the date of allotment and deemed date of allotment of the Securities;

- (xii) negotiate, execute, file and deliver any documents, instruments, deeds, amendments, papers, applications, notices or letters as may be required and deal with regulatory authorities including but not limited to SEBI, Registrar of Companies, Ministry of Corporate Affairs, Stock Exchange(s) and such other authorities as may be required;
- (xiii) execute all documents, file forms with, make applications with the Stock Exchange, the Registrar of Companies, or any depository;
- (xiv) sign and/or despatch all documents and notices to be signed and/or despatched by the Company under or in connection with the Transaction Documents and/or documents related to allotment of Securities;
- (xv) borrow monies from time to time under section 179(3)(d) of the Companies Act, 2013 at an interest rate not exceeding 18% per annum for a maximum maturity of 72 months;
- (xvi) take all steps and do all things and give such directions as may be required, necessary, expedient or desirable for giving effect to the Transaction Documents, the transactions contemplated therein and the resolutions mentioned herein;
- (xvii) approve, negotiate, sign, execute, amend, supplement and / or issue the following with respect to the allotment of Securities:
 - A. information memorandum / disclosure document for the issue (the "**Information Memorandum**") and the private placement offer letter;
 - B. tripartite agreement between the Company, the depository and the registrar and transfer agent;
 - C. the memorandum of understanding between the Company and the registrar and transfer agent;
 - D. debenture certificate, commercial paper and any other certificate that may be required to be issued for the Securities;
 - E. trust deed, mortgage deed, trustee agreement, deed of hypothecation and other requisite documents for the creation of a security cover over the Company's movable/immovable properties and assets, (including any powers of attorney in connection thereto) and any other document in relation thereto (collectively, the "**Transaction Documents**");
 - F. any other documents required for the purposes of the issue of Securities and the transactions contemplated thereby, including but not limited to letters of undertaking, declarations, agreements, reports; and
 - G. any other document designated as a Security document by the trustee.
- (xviii) do all acts necessary for the proposed listing of the Securities in accordance with the terms set out in the Information Memorandum and the Transaction Documents; and
- (xix) approve, negotiate, sign, execute, endorse, amend, supplement and / or issue any agreement, document, deed, paper, forms including facility documents, Loan Agreement, Deed of Hypothecation, other related documents, appoint Security Trustee or any other

external party and do all other acts, deeds and things as may be required for borrowing monies from time to time;

(xx) do all other acts, deeds and things as may be deemed necessary to give effect to the foregoing and the other terms of this resolution.

RESOLVED FURTHER THAT the copies of the foregoing Resolution certified to be true copies by the Directors of the Company be furnished to such person as may be deemed necessary."

For Home Credit India Finance Private Limited

A handwritten signature in dark ink, appearing to read 'Vijay Dhirgla', is written over a circular corporate stamp. The stamp contains the text 'HOME CREDIT' in the center, with 'Credit India Finance Private Limited' around the top inner edge and 'Haryana' at the bottom.

Vijay Dhirgla
Whole-time Director
DIN: 01617643

Signed & Delivered on 30.04.2019



Now you can

Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,
Phase-II, Gurugram, Haryana-122002
CIN: U65910IH51997PTD047448, Tel. No.: +91 124 4907600
Web: www.homecredit.co.in, Email: care@homecredit.co.in

Ref No. HCIN/LC/2019-20/50

November 06, 2019

To,

BSE Limited,
Corporate Services Department,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400 001

Sub: Disclosure Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam

Pursuant to regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to state that with reference to the secured listed non-convertible debentures issued by the Company and outstanding as on half year ended September 30, 2019, 100% security cover has been maintained by way of first ranking pari-passu and continuing charge over the receivables in favour of the Debenture Trustee of the Company.

You are requested to please take the above on your record and oblige us.

Thanking You,

For Home Credit India Finance Private Limited

A. Majumder

Anirban Majumder
(Chief Financial Officer)

