



SATIN CREDITCARE NETWORK LTD.

Reaching out!

November 21, 2016

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

Dear Sir,

Sub: Compliance under Regulation 52 (4) & (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 for the half year ending on September 30, 2016

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI(Listing Obligation and Disclosure Requirements) Regulations 2015 there under. The details are as on September 30, 2016 mentioned below:

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

| S. No. | ISIN | Name of Debenture Holders | Address of Debenture Holders | Issue Date | Face Value | No. of Debentures | Amount | BSE Listing Date |
|--------|--------------|---|--|------------|------------|-------------------|----------|------------------|
| 1 | INE836B08053 | PETTELAAR EFFECTENB EWAARBED RIJF N. V. | Deutsche Bank AG, DB House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai - 400001 | 5-Oct-15 | 100000 | 2628 | 26280000 | 13-Oct-15 |
| 2 | INE836B07196 | OIKOCREDIT, ECUMENICAL DEVELOPMENT CO-OPERATIVE SOCIETY U.A | Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor, C-38/39 G-Block, BKC Bandra (East) Mumbai - 400051 | 24-Sep-15 | 1000000 | 500 | 50000000 | 8-Oct-15 |
| 3 | INE836B07188 | MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED | 2nd Floor Sadhana House, Behind Mahindra Tower, Worli, Mumbai - 400018 | 26-Aug-15 | 1000000 | 300 | 30000000 | 4-Sep-15 |
| 4 | INE836B07170 | MICROVEST GMG LOCAL CREDIT MASTER FUND LTD | C/O Kotak Mahindra Bank Limited, | 31-Jul-15 | 1000000 | 270 | 27000000 | 10-Aug-15 |

Corporate Office :
909-914 ABC, 9th Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110001, India

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

CIN : L65991DL1990PLC041796
Landline No : (011) 4754 5000
E-Mail ID : info@satincare.com
Website : www.satincare.com



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|---|------------------|---|---|-------------------|-------------|-----|---------------|-----------------|
| | | & LENKA CAPITAL LLC | Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs. Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097 | | | | | |
| 5 | INE836B 08046 | CAPITAL FIRST LIMITED | Capital First Limited 15th Floor Tower-2 Indiabulls Finance Center Senapati Bapat Marg Elphinston Mumbai 400013 | 30- Jun- 15 | 1000 000 | 250 | 2500000 00 | 10-Jul-15 |
| 6 | INE836B 08020 | SAMENA INDIA CREDIT (SINGAPORE) PRIVATE LIMITED | Citibank N.A. Custody Services, FIFC- 11th Flr, G Block, Plot C-54 and C-55, BKC Bandra - East. Mumbai - 400051 | 20- Mar- 15 | 1000 000 | 150 | 1500000 00 | 07-Apr- 2015 |
| 7 | INE836B 07147 | HINDUJA LEYLAND FINANCE LIMITED | No. 27 A Developed Industrial Estate, South Phase Guindy Chennai- 600032 | 2- Dec- 14 | 1000 000 | 140 | 1400000 00 | 17-Dec- 14 |
| 8 | INE836B 07121 | MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED | 2nd Floor Sadhana House Behind Mahindra Tower Worli Mumbai - 400018 | 16- Sep- 14 | 1000 000 | 150 | 1500000 00 | 25-Sep- 14 |
| 9 | INE836B 07113 | THE RATNAKAR BANK LTD | Floor 6th, One Indiabulls Centre, Tower 2, 841 Senapati Bapat Marg Elphinstone Mumbai 400012 | 31- Jul- 14 | 1000 000 | 200 | 2000000 00 | 14-Aug- 14 |

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|----|------------------|---|---|-------------------|-------------|------|---------------|-----------------|
| 10 | INE836B 07097 | UTI INTERNATIONAL WEALTH CREATOR 4 | Standard Chartered Bank, CRESCENZO Securities Services, 3rd Floor, C-38/39 G- Block, BKC Bandra (East) Mumbai - 400051 | 15- Jul- 14 | 2500 000 | 200 | 5000000 00 | 30-Jul-14 |
| 11 | INE836B 08012 | THE INVESTMENT FUND FOR DEVELOPING COUNTRIES | C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097 | 15- Jul- 14 | 2500 000 | 84 | 2100000 00 | 30-Jul-14 |
| 12 | INE836B 07139 | AAV S.A.R.L | Deutsche Bank Ag, Db House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai 400001 | 26- Sep- 14 | 1000 000 | 515 | 5150000 00 | 10-Oct- 14 |
| 13 | INE836B 07204 | AAV S.A.R.L | Deutsche Bank Ag, Db House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai 400001 | 22- Dec- 15 | 1000 00 | 4644 | 4644000 00 | 30-Dec- 15 |
| 14 | INE836B 08061 | IFMR FIMPACT LONG TERM MULTI ASSET CLASS FUND | 10th Floor Phase-I, IITM Research Park Kanagam Village Taramani Chennai 600113 | 30- Dec- 15 | 1000 000 | 250 | 2500000 00 | 14-01-16 |
| 15 | INE836B 07212 | STICHTING JURIDISCH EIGENAAR ACTIAM INSTITUTION AL | C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr | 29- Mar- 16 | 1000 000 | 125 | 1250000 00 | 13-Apr- 2016 |

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|----|---------------|---|---|-------------|---------|-------|--------------|-------------|
| | | MICROFINANCE FUND III | Zone Iv, Custody Servs. Infinity Park. Gen. Ak Vaidya Marg, Malad E. Mumbai - 400097 | | | | | |
| 16 | INE836 B08079 | STICHTING JURIDISCH EIGENAAR ACTIAM INSTITUTIONAL MICROFINANCE FUND III | C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs. Infinity Park, Gen. Ak Vaidya Marg, Malad E. Mumbai - 400097 | 05-Apr-16 | 1000000 | 125 | 125000000 | 20-Apr-2016 |
| 17 | INE836 B08087 | GLOBAL COMMERCIAL MICROFINANCE CONSORTIUM II BV | Global Commercial Microfinance Consortium II BV DE ENTRÉE 99 AF 2001, AMSTERDAM ZUIDOOST, NETHERLAND-1101 HE | 27-May-16 | 5000 | 67489 | 33,74,45,000 | 10-Jun-2016 |
| 18 | INE836 B07220 | UTI INTERNATIONAL WEALTH CREATOR 4 | Standard Chartered Bank, Crescenzo, 3 rd floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051 | 15-Jun-2016 | 1000000 | 680 | 680000000 | 22-Jun-2016 |
| 19 | INE836 B08095 | CASPIAN IMPACT INVESTMENTS PRIVATE LIMITED | 3 rd Floor, 8-2-596/5/B/1, Road, No.-10, Banjara Hills, Hyderabad-500034 | 28-Jun-2016 | 1000000 | 100 | 100000000 | 11-Jul-2016 |

2. We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The Credit Rating for the above said Non-Convertible Debentures is attached as **Annexure-I**
4. The Debt Equity Ratio is **7.91**
5. Debenture Redemption Reserve **N.A**
6. Net Worth of **Rs. 45393,33,902.13**
7. Net Profit after Tax is **Rs. 5062,37,925.37**



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8. Earnings per Share is 15.99 (Basic)
9. Earnings per Share is 15.99 (Diluted)
10. Outstanding redeemable Preference Shares (value) **Rs. 66829,78,360.00**
11. The due date of payment of principal and interest and the actual date of payment for the half-year ending on September 30, 2016 and due date of principal and interest of the above said NCDs during next half-year i.e. October 01, 2016 to March 31, 2017 are as under:

| Series / Tranche | Due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2016 | | | Details of redemption & interest due in the next half-year: | |
|-------------------------------|---|----------------------------|------------------------|---|----------------|
| | Due date of payment | Amount (Rs.) | Actual date of payment | Due date of payment | Amount (Rs.) |
| INE836B08053 (26.28 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest 15-Sep-16 | Interest 1,86,94,702.00 | 15-Sep-16 | Interest 15-Mar-17 | 1,84,10,217.00 |
| INE836B07196 (50 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest 24-Sep-16 | Interest 3,68,25,137.00 | 24-Sep-16 | Interest 24-Mar-17 | 3,62,70,237.00 |
| INE836B07188 (30 Crore) | Principal | | | Principal | |
| | 26-Apr-16 | 1,25,00,100.00 | 21-Apr-16 | 26-Oct-16 | 1,25,00,100.00 |
| | 26-May-16 | 1,25,00,100.00 | 23-May-16 | 28-Nov-16 | 1,25,00,100.00 |
| | 27-Jun-16 | 1,24,99,800.00 | 22-Jun-16 | 26-Dec-16 | 1,24,99,800.00 |
| | 26-Jul-16 | 1,25,00,100.00 | 21-Jul-16 | 26-Jan-17 | 1,25,00,100.00 |
| | 26-Aug-16 | 1,25,00,100.00 | 23-Aug-16 | 27-Feb-17 | 1,25,00,100.00 |
| | 26-Sep-16 | 1,24,99,800.00 | 21-Sep-16 | 27-Mar-17 | 1,24,99,800.00 |
| | Interest | | | Interest | |
| | 26-Apr-16 | 19,62,210.00 | 21-Apr-16 | 26-Oct-16 | 13,13,014.20 |
| | 26-May-16 | 19,10,770.00 | 23-May-16 | 28-Nov-16 | 13,13,013.35 |
| | 27-Jun-16 | 19,11,376.00 | 22-Jun-16 | 26-Dec-16 | 10,02,663.93 |
| | 26-Jul-16 | 16,15,938.00 | 21-Jul-16 | 26-Jan-17 | 9,88,930.79 |
| 26-Aug-16 | 16,04,506.00 | 23-Aug-16 | 27-Feb-17 | 8,93,699.65 | |
| 26-Sep-16 | 14,81,081.00 | 21-Sep-16 | 27-Mar-17 | 6,70,273.97 | |



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|----------------------------|---|--|--|--|---|
| INE836B07170 (27 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest 30-Apr-16 30-Jul-16 | Interest 97,42,296.00 97,42,296.00 | Interest 29-Apr-16 30-Jul-16 | Interest 30-Oct-16 30-Jan-17 | 98,49,353.77 98,57,859.76 |
| INE836B08046 (25 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest 30-Jun-16 30-Sep-16 | Interest 99,52,117.00 97,09,016.39 | Interest 30-Jun-16 30-Sep-16 | Interest 31-Dec-16 31-Mar-17 | Interest 97,09,016.39 95,23,972.60 |
| INE836B08020 (15 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest | Nil | Nil | 20-Mar-17 | 2,52,95,538.96 |
| INE836B07147 (14 Crore) | Principal 02-May-16 02-Jun-16 02-Jul-16 02-Aug-16 02-Sep-16 | 58,33,380.00 58,33,380.00 58,33,240.00 58,33,380.00 58,33,380.00 | 28-Apr-16 30-May-16 29-Jun-16 28-Jul-16 30-Aug-16 | Principal 02-Oct-16 02-Nov-16 02-Dec-16 | Principal 58,33,240.00 58,33,380.00 58,33,380.00 |
| | Interest 02-May-16 02-Jun-16 02-Jul-16 02-Aug-16 02-Sep-16 | 4,88,252.00 4,41,538.00 3,66,189.00 3,15,384.00 2,52,307.00 | 28-Apr-16 30-May-16 29-Jun-16 28-Jul-16 30-Aug-16 | 02-Oct-16 02-Nov-16 02-Dec-16 | 1,83,094.00 1,26,155.00 61,032.00 |
| INE836B07121 (15 Crore) | Principal 16-Apr-16 16-May-16 16-Jun-15 16-Jul-16 16-Aug-16 16-Sep-16 | 62,49,900.00 62,50,050.00 62,50,050.00 62,49,900.00 62,50,050.00 62,50,050.00 | 07-Apr-16 11-May-16 13-Jun-16 12-Jul-16 10-Aug-16 14-Sep-16 | NIL | NIL |
| | Interest 16-Oct-15 | 7,70,955.00 | 07-Apr-16 | NIL | NIL |

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M. Bhat



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|-----------------------------------|------------------|----------------|-----------|------------------|----------------|
| | 16-Nov-15 | 7,30,791.00 | 11-May-16 | | |
| | 16-Dec-15 | 6,42,463.00 | 13-Jun-16 | | |
| | 16-Jan-16 | 5,97,592.00 | 12-Jul-16 | | |
| | 16-Feb-16 | 5,31,194.00 | 10-Aug-16 | | |
| | 16-Mar-16 | 4,34,659.00 | 14-Sep-16 | | |
| INE836B07113 (20 Crore) | Principal | | | | |
| | 28-May-16 | 1,33,33,200.00 | | 28-Nov-16 | 1,33,33,200.00 |
| | 28-July-16 | 1,33,33,200.00 | | 28-Jan-17 | 1,33,33,200.00 |
| | 28-Sep-16 | 1,33,33,200.00 | | | |
| | Interest | | | | |
| | 28-Apr-16 | 6,72,781.00 | 25-Apr-16 | 28-Oct-16 | 2,60,389.01 |
| | 28-May-16 | 6,50,973.00 | 25-May-16 | 28-Nov-16 | 2,69,112.29 |
| | 28-Jun-16 | 5,38,225.00 | 23-Jun-16 | 28-Dec-16 | 1,30,194.50 |
| | 28-Jul-16 | 5,20,778.00 | 25-Jul-16 | 28-Jan-17 | 1,34,556.15 |
| | 28-Aug-16 | 4,03,669.00 | 24-Aug-16 | | |
| | 28-Sep-16 | 4,03,669.00 | 23-Sep-16 | | |
| INE836B07105 (8.9 Crore) | Principal | | | | |
| | 28-Apr-16 | 37,08,363.00 | 25-Apr-16 | NIL | NIL |
| | 28-May-16 | 37,08,274.00 | 25-May-16 | | |
| | 28-Jun-16 | 37,08,363.00 | 23-Jun-16 | | |
| | 28-Jul-16 | 37,08,363.00 | 25-Jul-16 | | |
| | Interest | | | | |
| | 28-Apr-16 | 1,54,774.00 | 25-Apr-16 | NIL | NIL |
| | 28-May-16 | 1,12,317.00 | 25-May-16 | | |
| | 28-Jun-16 | 77,388.00 | 23-Jun-16 | | |
| | 28-Jul-16 | 37,440.00 | 25-Jul-16 | | |
| INE836B07097 (50 Crore) | Principal | Nil | Nil | Principal | Nil |
| | Interest | | | Interest | |
| | 15-Jun-16 | 3,67,59,353.25 | 15-Jun-16 | 15-Dec-16 | 3,67,50,000.00 |
| INE836B08012 (21 Crore) | Principal | Nil | Nil | Principal | Nil |
| | Interest | | | Interest | |
| | 30-Jun-16 | 1,80,52,406.00 | 30-Jun-16 | 31-Dec-16 | 1,82,50,783.56 |
| INE836B07139 (51.50 Crore) | Principal | Nil | Nil | Principal | Nil |



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| | Interest 13-May-16 | 3,68,27,694.00 | 13-May-16 | Interest 13-Nov-16 | 3,72,04,950.82 |
|--------------------------------|-----------------------|----------------|-----------|-----------------------|----------------|
| INE836B07204 (46.44 Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest | | | Interest | |
| | 13-May-16 | 2,54,07,293.06 | 13-May-16 | 13-Nov-16 | 3,26,85,639.34 |
| INE836B08079 (12.50Crore) | Principal | Nil | Nil | Interest | |
| | Interest | | | 28-Mar-17 | 88,51,329.63 |
| | 28-Sep-16 | 89,37,500.00 | 28-Sep-16 | | |
| INE836B07212 (12.50Crore) | Principal | Nil | Nil | Interest | |
| | Interest | | | 05-Oct-16 | 89,37,500.00 |
| | NIL | NIL | NIL | | |
| INE836B07162 (2 Crore) | Interest | | | Interest | |
| | 29-Jun-16 | 7,29,736.84 | 29-Jun-16 | 30-Dec-16 | 7,37,852.98 |
| | 29-Sep-16 | 7,37,852.98 | 29-Sep-16 | 30-Mar-17 | 7,23,614.81 |
| INE836B08061 (25 Crore.) | Interest | | | Interest | |
| | 29-Jun-16 | 97,58,844.08 | 29-Jun-16 | 30-Dec-16 | 98,67,471.14 |
| | 29-Sep-16 | 98,67,471.14 | 29-Sep-16 | 30-Mar-17 | 96,76,899.89 |
| INE836B08087 (33.7445Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest | | | Interest | |
| | NIL | NIL | NIL | 04-Nov-16 | 2,03,66,934.78 |
| INE836B07220 (68.00Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest | | | Interest | |
| | NIL | NIL | NIL | 15-Dec-16 | 4,50,50,000.00 |
| INE836B08095 (10.00Crore) | Principal | Nil | Nil | Nil | Nil |
| | Interest | | | Interest | |
| | 30-Sep-16 | 40,23,224.04 | 30-Sep-16 | 31-Dec-16 | 38,96,174.86 |
| | | | | 31-Mar-17 | 38,21,917.81 |

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

12. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
13. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
14. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us.

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15. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
16. The half-yearly results for the half-year ending on September 30, 2016 are attached as **Annexure-II**.
17. Certificate received from Trustee u/r 52(5) of SEBI (LODR) Regulations, 2015 as **Annexure-III**
18. No event as detailed in clause 58 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (read with sub regulation 4, 5 of regulation 52) has taken place during half year ending on September 30, 2016, requiring this company to notify to Stock Exchange or Debenture Trustees.
19. The name, designation and contact details of "Compliance Officer" of this company are as under:

| | |
|--------------------------------|--|
| (A) Name of Compliance Officer | : Choudhary Runveer Krishanan |
| (B) Designation | : Company Secretary & Compliance Officer |
| (C) Correspondence Address | : 5 th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033 |
| (D) Phone, Fax No. | : (Phone): 011-47545000, (Fax): 011-27672727 |
| (E) Email ID | : runveer.krishanan@satincreditcare.com |
20. We confirm that the information submitted as above is true and correct.

Thanking you,

Yours faithfully,

For Satin Creditcare Network Limited
FOR SATIN CREDITCARE NETWORK LIMITED


CHOUHARY RUNVEER KRISHANAN
COMPANY SECRETARY & COMPLIANCE OFFICER

Choudhary Runveer Krishanan
(Company Secretary & Compliance Officer) 

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