

CTL/DEB/18-19/Noting Certificate/303

May 25, 2018

To Whomsoever It May Concern,

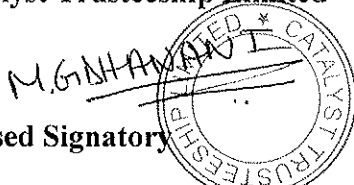
**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Namra Finance Limited** (“**the Company**”) for the Half year ended March 31, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**



**Authorised Signatory**

*Encl: Results submitted by Company*





## **Namra Finance Limited**

502-503, SAKAR III, OPP. OLD HIGH COURT, OFF. ASHRAM ROAD, AHMEDABAD-380 014. GUJARAT, INDIA  
PH. : +91-79-40507000, 27541989 FAX : +91-79- 27543666 e-mail : ho@namrafinance.com

To,  
Catalyst Trusteeship Limited  
83-87, 8<sup>th</sup> Floor, 'B' Wing,  
Mittal Tower,  
Nariman point,  
Mumbai-400 021

Date: 25.05.2018

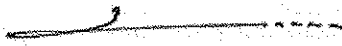
### **SUB: HALF YEARLY /YEARLY COMPLIANCE WITH DEBENTURE TRUSTEE**

We refer the provisions of SEBI (Debenture Trustees) Regulations, 1993; SEBI (Issue and Listing of Debt Securities) 2008; Companies Act, 2013; SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and Debenture Trust Deed entered into between Namra Finance Limited & Catalyst Trusteeship Limited (Formerly known as GDA Trusteeship Ltd) and submitting you audited financial Results for the Half Year / Year ended on 31.03.2018 in prescribed format.

The above results are subject to review by Audit Committee / Board of Directors of the Company in it's meeting to be held on 25.05.2018.

Kindly take it on your record and issue noting certificate.

**For, Namra Finance Limited**

  
Jayendra Patel  
Managing Director  
DIN-00011814



Encl: Financial results for the Half Year / Year ended on 31.03.2018

Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596

**NAMRA FINANCE LIMITED**  
**Audited Statement of Assets & Liability as on 31.03.2018**

Particulars	Standalone	
	As at 31.03.2018	As at 31.03.2017
<b>EQUITY AND LIABILITIES</b>		
<b>[1] Shareholders' Funds :</b>		
[a] Share Capital	151,750,000	173,750,000
[b] Reserves & Surplus	239,459,050	158,811,090
<b>Sub- Total Share Holders Fund</b>	<b>391,209,050</b>	<b>332,561,090</b>
<b>[2] Non-Current Liabilities :</b>		
[a] Long Term Borrowings	1,938,184,657	481,655,414
[b] Deferred Tax Liabilities (Net)	-	-
[c] Long Term Provisions	3,581,588	1,171,825
<b>Sub- Total Non Current Liabilities</b>	<b>1,941,766,245</b>	<b>482,827,239</b>
<b>[3] Current Liabilities</b>		
[a] Short-Term Borrowings	59,221,532	70,380,663
[b] Other Current Liabilities	1,040,132,553	624,171,506
[c] Short Term Provisions	45,562,519	24,318,307
<b>Sub- Total Current Liabilities</b>	<b>1,144,916,604</b>	<b>718,870,476</b>
<b>Total Equity &amp; Liability</b>	<b>3,477,891,900</b>	<b>1,534,258,805</b>
<b>ASSETS :</b>		
<b>[1] Non Current Asset</b>		
[a] Property, Plant & Equipment	11,813,755	8,884,192
[b] Intangible Assets	1,872,296	1,434,604
	<b>13,686,051</b>	<b>10,318,796</b>
[c] Long Term Investments	27,015,995	24,015,995
[d] Deferred Tax Assets (Net)	9,029,442	3,944,030
[e] Long-term Loans and Advances	337,374,432	91,980,743
[f] Other Non-Current Assets	71,629,985	33,965,863
<b>Sub- Total Non Current Assets</b>	<b>458,735,904</b>	<b>164,225,426</b>
<b>[2] Current Assets</b>		
[a] Trade Receivables	42,609,545	34,496,200
[b] Cash & Bank Balances	154,255,419	209,224,034
[c] Short term Loans and Advances	2,822,291,032	1,126,313,144
[d] Other Current Assets	-	-
<b>Sub- Total Current Assets</b>	<b>3,019,155,995</b>	<b>1,370,033,378</b>
<b>Total Assets</b>	<b>3,477,891,899</b>	<b>1,534,258,805</b>

For, and on behalf of the Board of Directors



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Jayendra Patel  
Chairman & Managing Director  
DIN-00011814

Date: 25.05.2018  
Place: Ahmedabad



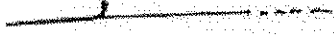
## Namra Finance Limited

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We refer Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and furnish following details:

Sr. No	Particulars	Details
1	Credit Rating & Change in rating (if any)	CARE BBB (No change in credit rating)
2	Asset Cover Ratio	The Listed Non-Convertible Debentures of the Company aggregating to Rs. 33.30 Crores as on 31.03.2018 are secured by way of charge created on book debts of the Company and the security cover thereof exceeds 100% of the principle amount of the said Debentures.
3	Debt Equity Ratio	7.26
4	previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities	17.02.2018
5	next due date for the payment of interest /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount	17.08.2018
6	outstanding redeemable preference shares	Nil
7	capital redemption reserve/debenture redemption reserve	N.A.
8	net worth	3912.09 lakhs
9	net profit after tax	408.96 lakhs
10	earnings per share	2.89

For, Namra Finance Limited

  
Jayendra Patel  
Managing Director  
DIN-00011814



Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596



## Namra Finance Limited

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### ANNEXURE A

Details of redemption & payment of interest during last half year ending 31.03.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1	Interest	17.02.2018	2,35,01,590/-	17.02.2018

### ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.04.2018 to 30.09.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	17.08.2018	2,31,18,411/-

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

### ANNEXURE C

Details of Debenture Redemption Reserve (If applicable):  
Not Applicable

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016 Rs. (In Cr.)	Funds invested for debentures maturing during the year
N.A.				

For, Namra Finance Limited

Jayendra Patel  
Managing Director  
DIN-00011814



Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596

Name of Company : Namra Finance Ltd

Annexure

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

Sr. No.	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN	Issue Size (per ISIN) Rs Crore	Listed / Unlisted	Secured / Unsecured	Details of redemption & payment of interest during half-year ending March 31, 2018			Date of information sharing with Credit Rating Agency (in case of default)	
							Principal / Interest	Due Date	Amount (Rs) / Actual Payment date		
1	CL/MBM/16-17/DEB/163	02-Aug-16	INE229097012	33.30	Listed	Secured	Interest	17.02.2018	23,501,590	17.02.2018	N.A.

Details of redemption & payment of interest due in the next half-year i.e. 01.04.2018 - 30.09.2018	Details of Debenture Redemption Reserve (if applicable)			Change in Credit Rating during Half Year ended March 31, 2018
	DRR required to be created (Rs. Crore)	DRR Created upto March 31, 2018 (Rs. Crore)	Funds invested for debentures maturing this year	
Principal / Interest	Amount (Rs)	Amount (Rs)		
Interest	17.08.2018	23,118,411	N.A.	CARE BBB 06.10.2017

