

^No. CTL/DEB/20-21/Noting Certificate/969

June 30, 2020

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 **Neo Growth Credit Pvt Ltd** (“**the Company**”) for the Half year ended March 31, 2020.

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**

For CATALYST TRUSTEESHIP LIMITED

  
\_\_\_\_\_  
Authorised Signatory

**Authorised Signatory**

*Encl: Results submitted by Company*



June 30, 2020

To,  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400 001

**Scrip Code: 953255**

**Subject: Half-yearly Compliance under Regulation 52 of SEBI (LODR), 2015 for the half year ended on March 31<sup>st</sup>, 2020**

Dear Sir,

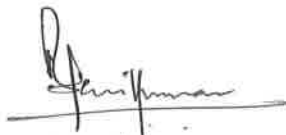
We hereby submit the following documents u/r 52 of SEBI (LODR), 2015:

1. Audited Annual Financials for Financial year ended on March 31<sup>st</sup>, 2020.
2. Information required u/r 52(4) & (5) of SEBI (LODR), 2015.
3. Certificate from Debenture Trustee noting that the contents u/r 52(5) of SEBI (LODR), 2015.
4. Declaration for unmodified opinion in audit report

Kindly take the above documents on record and oblige.

Thanking You,

For, NeoGrowth Credit Private Limited



B. Ravikumar  
CFO & Company Secretary



Encl: as aboves

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

To  
The Board of Directors of  
NeoGrowth Credit Private Limited

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of financial results of NeoGrowth Credit Private Limited (the "Company"), for the year March 31, 2020 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net loss and other comprehensive loss and other financial information of the Company for the year ended March 31, 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter -Assessment of COVID 19 Impact

We draw attention to Note 9 to the Statement, which describes the economic and social disruption as a result of COVID-19 pandemic of the Company's estimates of impairment of loans to customers which are highly dependent on uncertain future developments. Our opinion is not modified in respect of this matter.

## Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net loss and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

## Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Further, we report that the figures for the half year ended March 31, 2020 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2020 and the published unaudited figures for the half year ended September 30, 2019, which were subjected to a limited review by us, as required under the Listing Regulations.

S.R. Batliboi & Associates LLP

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004

**SARVESH  
VISHWESH  
WARTY**

Digitally signed by SARVESH  
VISHWESH WARTY  
DN: cn=SARVESH VISHWESH  
WARTY, c=IN, o=Personal,  
email=sarvesh.warty@srb.in  
Location: Mumbai  
Date: 2020.06.30 14:27:00 +05'30'

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per Sarvesh Warty

Partner

Membership Number: 121411

UDIN: 20121411AAAAEG9248

Place of Signature: Mumbai

Date: June 30, 2020

**NeoGrowth Credit Private Limited**  
**CIN No-U51504MH1993PTC251544**  
**Regd Office: 503,Tower 2B, One IndiaBulls Centre 841 S.B. Marg Mumbai-400013**

**Financial Results for the half year and year ended March 31, 2020**

(₹ in Crores)

|           | Particulars   | Half year ended                               |   | Year ended                  |                             |
|-----------|---|---|---|-----------------------------|-----------------------------|
|           |   | March 31, 2020<br>(Audited)<br>(refer note 3) | March 31, 2019<br>(Audited)<br>(refer note 3) | March 31, 2020<br>(Audited) | March 31, 2019<br>(Audited) |
| <b>1</b>  | <b>Revenue from operations</b>  |   |   |                             |                             |
|           | (a) Interest income   | 185.85  | 144.82  | 342.08                      | 277.21                      |
|           | (b) Fee and commission income   | 6.77  | 3.93  | 10.09                       | 8.41                        |
|           | (c) Net gain on fair value changes  | 2.59  | 4.00  | 7.15                        | 12.86                       |
|           | <b>Total revenue from operations</b>  | <b>195.21</b>                                 | <b>152.75</b>                                 | <b>359.32</b>               | <b>298.48</b>               |
| <b>2</b>  | <b>Other income</b>   |   |   |                             |                             |
|           | Other income  | 4.47  | 1.90  | 8.45                        | 3.66                        |
| <b>3</b>  | <b>Total Income (1+2)</b>   | <b>199.68</b>                                 | <b>154.65</b>                                 | <b>367.77</b>               | <b>302.14</b>               |
| <b>4</b>  | <b>Expenses</b>   |   |   |                             |                             |
|           | (a) Finance costs   | 61.13   | 49.35   | 113.20                      | 96.42                       |
|           | (b) Employee benefits expense   | 35.69   | 34.21   | 68.65                       | 66.77                       |
|           | (c) Depreciation and amortisation expense   | 5.32  | 5.02  | 10.05                       | 9.75                        |
|           | (d) Impairment on financial instruments   | 64.22   | 45.09   | 99.35                       | 87.31                       |
|           | (e) Other expenses  | 40.38   | 36.40   | 71.14                       | 74.13                       |
|           | <b>Total expenses</b>   | <b>206.74</b>                                 | <b>170.07</b>                                 | <b>362.39</b>               | <b>334.38</b>               |
| <b>5</b>  | <b>Profit / (Loss) before tax (3-4)</b>   | <b>(7.06)</b>                                 | <b>(15.42)</b>                                | <b>5.38</b>                 | <b>(32.24)</b>              |
| <b>6</b>  | <b>Tax expense</b>  | <b>(2.44)</b>                                 | <b>(5.75)</b>                                 | <b>8.41</b>                 | <b>(10.54)</b>              |
|           | Current tax   | 0.85  | -   | 2.14                        | -                           |
|           | Tax expense of earlier year   | -   | -   | 2.83                        | -                           |
|           | Deferred tax charge / (credit)  | (3.29)  | (5.75)  | 3.44                        | (10.54)                     |
| <b>7</b>  | <b>Net Profit / (Loss) for the period (5-6)</b>                                   | <b>(4.62)</b>                                 | <b>(9.67)</b>                                 | <b>(3.03)</b>               | <b>(21.70)</b>              |
| <b>8</b>  | <b>Other Comprehensive Income</b>   |   |   |                             |                             |
|           | (i) Items that will not be reclassified to profit or loss                         | (4.14)  | 0.05  | (4.19)                      | 0.36                        |
|           | (ii) Income tax relating to items that will not be reclassified to profit or loss | 1.00  | -   | 1.00                        | -                           |
| <b>9</b>  | <b>Total Comprehensive Income (7+8)</b>   | <b>(7.76)</b>                                 | <b>(9.62)</b>                                 | <b>(6.22)</b>               | <b>(21.34)</b>              |
| <b>10</b> | <b>Earnings Per Share (₹) (Face Value of ₹ 10/- each)</b>                         |   |   |                             |                             |
|           | - Basic (not annualised)  | (4.31)  | (5.34)  | (3.46)                      | (11.86)                     |
|           | - Diluted (not annualised)  | (4.31)  | (5.34)  | (3.46)                      | (11.86)                     |

Notes:

- NeoGrowth Credit Private Limited (the 'Company') has prepared audited financial results (the 'Statement') for the half year and year ended March 31, 2020 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended, from April 1, 2019 and the effective date of such transition is April 1, 2018. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act. Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2018 and the corresponding figures, presented in these results, have been restated/ reclassified.
- The figures for the half year ended March 31, 2020 and March 31, 2019 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2020 and March 31, 2019 and published year to date figures up to the half year ended September 30, 2019 and September 30, 2018 respectively and which have been restated as per Ind AS and have been subjected to Limited review by statutory auditors.

**NeoGrowth Credit Private Limited**  
**CIN No-U51504MH1993PTC251544**  
**Regd Office: 503,Tower 2B, One IndiaBulls Centre 841 S.B. Marg Mumbai-400013**

4. Reconciliation of Net Profit for the half year and year ended March 31, 2019 as reported under erstwhile Indian GAAP and Ind AS are summarised as below:

(₹ in Crores)

| Particulars  | Half year ended<br>March 31, 2019<br>(Audited) | Year ended<br>March 31, 2019<br>(Audited) |
|--|--|---|
| <b>Net profit after tax as reported under esrtwhile Indian GAAP</b>                    | <b>3.58</b>                                    | <b>4.32</b>                               |
| Ind AS adjustments increasing / (decreasing) net profit as reported under Indian GAAP: |  |   |
| Effective interest rate on financial assets and liabilities (net)                      | (1.45)   | (2.41)                                    |
| Expected credit loss provision   | (15.64)  | (30.51)                                   |
| Fair valuation of assets and liabilities   | 0.56   | 0.11                                      |
| Fair value of ESOP   | (1.76)   | (2.16)                                    |
| Lease Adjustments  | (0.98)   | (1.76)                                    |
| Income Recognition of stage 3 loans  | 0.31   | 0.53                                      |
| Re-measurement gains/losses on actuarial valuation                                     | (0.05)   | (0.36)                                    |
| Tax effect:  |  |   |
| On above adjustments   | 4.54   | 9.65                                      |
| On other adjustments   | 1.22   | 0.89                                      |
| <b>Net profit as per Ind AS</b>  | <b>(9.67)</b>                                  | <b>(21.70)</b>                            |
| Other Comprehensive Income after tax as per Ind AS                                     | 0.05   | 0.36                                      |
| <b>Total Comprehensive Income as per Ind AS</b>  | <b>(9.62)</b>                                  | <b>(21.34)</b>                            |

Other Comprehensive Income includes impact of re-measurement gains/losses on actuarial valuation of post employment defined benefits.

- 5 Reconciliation of Equity as at March 31, 2019 as reported under erstwhile Indian GAAP & Ind AS are summarised as below:

(₹ in Crores)

| Particulars  | Year ended<br>March 31, 2019<br>(Audited) |
|--|---|
| <b>Net worth as reported under esrtwhile Indian GAAP</b>                               | <b>432.81</b>                             |
| Ind AS adjustments increasing / (decreasing) net profit as reported under Indian GAAP: |   |
| Effective interest rate on financial assets and liabilities (net)                      | (1.91)                                    |
| Expected credit loss provision   | (77.72)                                   |
| Fair valuation of assets and liabilities   | 0.36                                      |
| Lease Adjustments  | (2.76)                                    |
| Income recognition on Stage 3 loans  | 0.79                                      |
| Tax effect:  |   |
| On above adjustments   | 33.54                                     |
| <b>Total Equity as per Ind AS</b>  | <b>385.11</b>                             |

6. Effective April 1, 2019, the Company has adopted Ind AS 116 'Leases' and applied the same to all eligible lease contracts existing on April 1, 2018 using the full retrospective approach with right-of-use asset recognised at an amount equal to the adjusted lease liability. Accordingly, comparative figures for the corresponding periods, for the year ended and as at March 31, 2020 have been retrospectively adjusted. On transition, the adoption of the new standard resulted in recognition of right-of-use asset (net) amounting to Rs 24.84 crores and a corresponding lease liability (net) amounting to Rs. 24.34 crore. The effect of this adoption on the profit for the year ended March 31, 2020 is Rs. 1.58 crore.
7. Taxation Laws (Amendment) Ordinance 2019 promulgated during the year, has inserted section 115BAA in the Income Tax Act, 1961, providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The reduced tax rates come with the consequential surrender of specified deduction/incentives. The option needs to be exercised within the prescribed time for filing the return of income under section 139(1) of the Income Tax Act, 1961 for assessment year (AY) 2020-21 or subsequent AYs. Once exercised, such an option cannot be withdrawn for the same or subsequent AYs. These financial results are prepared on the basis that the Company would avail the option to pay income tax at the lower rate. Consequently, the opening deferred tax asset (net) has been measured at the lower rate with a one-time corresponding charge of Rs. 4.57 crore to the Statement of Profit and loss.

**NeoGrowth Credit Private Limited**  
**CIN No-U51504MH1993PTC251544**  
**Regd Office: 503,Tower 2B, One IndiaBulls Centre 841 S.B. Marg Mumbai-400013**

**8. Balance Sheet as at March 31, 2020**

(₹ in Crores)

|   | <b>March<br/>31, 2020<br/>(Audited)</b> | <b>March<br/>31, 2019<br/>(Audited)</b> |
|---|---|---|
| <b>ASSETS</b>   |   |   |
| <b>Financial assets</b>   |   |   |
| (a) Cash and cash equivalents   | 165.61                                  | 36.97                                   |
| (b) Bank balances other than (a) above  | 0.06                                    | 1.80                                    |
| (c) Derivative financial instruments  | 5.51                                    | -                                       |
| (d) Receivables   |   |   |
| Trade receivables   | -                                       | 0.13                                    |
| (e) Loans   | 1,245.31                                | 947.53                                  |
| (f) Investments   | -                                       | 154.48                                  |
| (g) Other financial assets  | 18.14                                   | 5.38                                    |
| <b>Non-financial assets</b>   |   |   |
| (a) Deferred tax assets (net)   | 31.10                                   | 33.54                                   |
| (b) Property, Plant and Equipment   | 1.96                                    | 1.98                                    |
| (c) Right-of-use assets   | 24.26                                   | 23.62                                   |
| (d) Capital work in progress  | -                                       | 0.39                                    |
| (e) Other Intangible assets   | 0.92                                    | 0.92                                    |
| (f) Other non- financial assets   | 13.77                                   | 14.79                                   |
| <b>TOTAL ASSETS</b>   | <b>1,506.64</b>                         | <b>1,221.53</b>                         |
| <b>LIABILITIES AND EQUITY</b>   |   |   |
| <b>Financial liabilities</b>  |   |   |
| (a) Payables  |   |   |
| (I) Trade payables  |   |   |
| (i) total outstanding dues of micro enterprises and small enterprises                       | -                                       | -                                       |
| (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 1.71                                    | 1.66                                    |
| (b) Debt securities   | 733.02                                  | 692.93                                  |
| (c) Borrowings (other than debt securities)   | 343.18                                  | 93.04                                   |
| (d) Other financial liabilities   | 34.94                                   | 28.90                                   |
| <b>Non-financial liabilities</b>  |   |   |
| (a) Provisions  | 11.11                                   | 18.02                                   |
| (b) Other non-financial liabilities   | 2.21                                    | 1.87                                    |
| <b>Equity</b>   |   |   |
| (a) Equity share capital  | 63.55                                   | 63.55                                   |
| (b) Other equity  | 316.92                                  | 321.56                                  |
| <b>TOTAL LIABILITIES AND EQUITY</b>   | <b>1,506.64</b>                         | <b>1,221.53</b>                         |



**NeoGrowth Credit Private Limited**  
**CIN No-U51504MH1993PTC251544**  
**Regd Office: 503,Tower 2B, One IndiaBulls Centre 841 S.B. Marg Mumbai-400013**

9. In accordance with the board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020 , April 17, 2020 and May 22, 2020 relating to 'COVID-19 - Regulatory Package', the Company has granted moratorium upto six months on the payment of installments falling due between March 1, 2020 and Aug 31, 2020 to all standard account borrowers. In respect of accounts overdue but standard at February 29, 2020 where moratorium benefit has been granted, the staging of those accounts at March 31, 2020 is based on the days past due status as on February 29, 2020 (or as on reporting date, whichever is lower). Based on an assessment by the Company, this relaxation has not been deemed to be automatically triggering significant increase in credit risk. The Company continues to recognize interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due and automatically triggering Stage 2 or Stage 3 classification criteria. The impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. This uncertainty is reflected in the Company's assessment of impairment loss allowance on its loans which are subject to a number of management judgements and estimates. In relation to COVID-19, judgements and assumptions include the extent and duration of the pandemic, the impacts of actions of governments and other authorities, and the responses of businesses and consumers in different industries. The Company has separately incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages in the measurement of impairment loss allowance. The additional provision recognized in the financials for the year ended March 31, 2020, towards COVID 19 impact, is Rs. 15.82 crores. The Company's impairment loss allowance estimates are highly uncertain and, as a result, actual results may differ from these estimates.
10. Previous period / year figures have been regrouped / rearranged wherever necessary to conform to the current period / year figures.
11. The above audited financial results of the Company are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors at its meeting held on June 30, 2020.

For NeoGrowth Credit Private Limited

Place: Mumbai  
Date: June 30, 2020

**PIYUSHKUMAR  
KUSUM  
KHAITAN**

Digitally signed by  
PIYUSHKUMAR KUSUM  
KHAITAN  
Date: 2020.06.30 14:06:08  
+05'30'

Piyush Khaitan  
Managing Director

## SEBI REGULATORY HALF YEARLY COMPLIANCE REPORT

30<sup>th</sup> June, 2020

To,  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400 001

**Scrip Code: 953255**

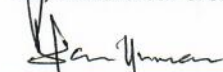
**Subject: Statutory Compliance u/r 52(4) & (5) of SEBI (LODR), 2015 – Half yearly Report for the Half Year ending 31<sup>st</sup> March 2020**

As per Regulation 52 (4) & (5), the Company hereby submits the below mentioned information for the half year ended on March 31, 2020:

| Sr. No | Particulars  | Remarks   |
|--------|--|---|
| a)     | Credit Rating and Change in Credit Rating, if any  | There has been no change in credit rating of Non-Convertible debentures.  |
| b)     | Debt – Equity Ratio  | 2.81  |
| c)     | Previous due date for 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 | As per Annexure – A   |
| d)     | Next Due Date for Payment of Interest/dividend of Non-Convertible Preference Shares/Principal along with the amount of interest/dividend of Non-Convertible preference shares payable and the redemption amount.                               | As per Annexure – A   |
| e)     | Debenture Redemption Reserve (if Applicable)   | As stated in the MCA General Circular No 9/2002, paragraph no.5 point (b), DRR is not applicable for NBFCs registered with RBI u/s 45- IA of RBI (Amendment) Act, 1997, in case of privately placed debentures. |
| f)     | Net Worth  | Rs. 383.01 crores   |
| g)     | Net Profit after Tax   | Rs. (3.03 crores)   |
| h)     | Earnings per Share   | Basic EPS Rs. (3.46)<br>Diluted EPS Rs. (3.46)  |

Thanking you,  
Yours Sincerely,

For, NeoGrowth Credit Private Limited



**B. Ravikumar**  
CFO & Company Secretary  
Encl: As Above



## ANNEXURE – A

### DETAILS OF PREVIOUS AND NEXT DUE DATES FOR PAYMENT OF INTEREST AND PRINCIPAL FOR NON- CONVERTIBLE DEBENTURES AS ON 31.03.2020

| Sr. No | Name of Debentureholder            | ISIN          | No of NCD's | Interest / Principal | Previous due date for payment of interest and principal | Status | Next due date for payment of interest and principal |
|--------|------------------------------------|---------------|-------------|----------------------|---|--------|---|
| 1      | BlueOrchard Microfinance Fund      | INE814O07204* | 400         | Interest             | 29/03/2020  | Paid   | 29/09/2020  |
| 2      | Microfinance facility SICAV        | INE814O07063  | 400         | Principal & Interest | 22/11/2019  | Paid   | Fully Redeemed                                      |
| 3      | UTI International Wealth Creator 4 | INE814O07212* | 350         | Interest             | 07/02/2020  | Paid   | 07/08/2020  |
| 4      | ACTIAM Microfinance Fund           | INE814O07089  | 325         | Principal & Interest | 16/03/2020  | Paid   | Fully Redeemed                                      |
| 5      | AAV S.A.R.L                        | INE814O07113  | 860         | Interest             | 17/02/2020  | Paid   | 17/07/2020  |
| 6      | BlueOrchard Microfinance Fund      | INE814O07121  | 506         | Interest             | 07/02/2020  | Paid   | 07/08/2020  |
| 7      | UTI International Wealth Creator 4 | INE814O07238* | 650         | Interest             | 28/02/2020  | Paid   | 28/08/2020  |
| 8      | FMO – Nederlandse                  | INE814O07147  | 650         | Interest             | 28/10/2020  | Paid   | 27/04/2020  |
| 9      | FMO – Nederlandse                  | INE814O07162  | 600         | Interest             | 18/11/2019  | Paid   | 18/05/2020  |
| 10     | BlueOrchard Microfinance Fund      | INE814O07170  | 525         | Interest             | 18/02/2020  | Paid   | 17/08/2020  |
| 11     | Microfinance Enhancement facility  |               | 525         | Interest             | 18/02/2020  | Paid   | 17/08/2020  |
| 12     | Triodos & Triple Jump              | INE814O07188  | 620         | Interest             | 15/02/2020  | Paid   | 15/08/2020  |
| 13     | AAV Sarl                           | INE814O07196  | 254         | Interest             | 13/03/2020  | Paid   | 13/09/2020  |
| 14     | Masala Investment Sarl             |               | 254         | Interest             | 13/03/2020  | Paid   | 13/09/2020  |
| 15     | UTI International Wealth Creator 4 | INE814O07220  | 700         | Interest             | N.A   | N.A    | 26/08/2020  |
| 16     | DWM                                | INE814O07246  | 325         | Interest             | N.A   | N.A    | 26/06/2020  |
| 17     | DWM                                | INE814O07246  | 325         | Interest             | N.A   | N.A    | 26/09/2020  |

\* Note: Pursuant to exercise of Coupon reset, the old ISINs were restructured

For, NeoGrowth Credit Private Limited



B. Ravikumar  
CFO & Company Secretary



Date: 30<sup>th</sup> June, 2020

To,

BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400 001

Scrip Code: 953255

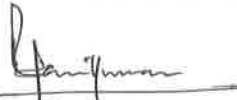
Dear Sir,

**Sub: Declaration in case of audit report with unmodified opinion.**

With reference to the SEBI circular CIR/CFD/CMD/56/2016 dated May 27, 2016 and SEBI circular DCS/COMP/O4/2016-17 dated June 01 2016, We, NeoGrowth Credit Private Limited, a private limited company having its registered office situated at 503, Tower 28, One IndiaBulls Centre, 841, S.B. Marg, Mumbai – 400 013, as our secured debentures are Listed on the Bombay Stock Exchange hereby declare that our Auditors have confirmed audit report with unmodified opinion.

Thanking You,

For, NeoGrowth Credit Private Limited



**B. Ravikumar**  
CFO & Company Secretary

