

No. CTL/DEB/20-21/Noting Certificate/977

July 01, 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 **Oxyzo Financial Services Private Limited (“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



**BSE Limited
Corporate Relationship Department
2nd Floor, New Trading wing,
Rotunda Building, P.J. Towers,
Dalal Street, Mumbai -400001**

June 30, 2020

Subject : Financial Result disclosure for FY ended March 31, 2020, pursuant to regulation 52 the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Reference: Scrip Code-959022, 959114,959217,959375,959376,959377,959599

Dear Sir/Madam

Pursuant to the provisions of Chapter V of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015[*Hereinafter referred as SEBI (LODR) 2015*] kindly find enclosed herewith the following:

1. Audited Financial Results of the Company along with audit report for the half yearly and financial year ended March 31, 2020 duly reviewed by the Audit Committee on June 17, 2020 and approved by Board of Directors at its Meeting held on June 25, 2020 including additional information as required under regulation 52(4) of SEBI (LODR), 2015.
2. Declaration for Audit Report with unmodified opinion pursuant to proviso of regulation 52 (3) (a) of SEBI (LODR)2015.
3. Director/Chief Financial Officer Certified End use of funds certificate pursuant to the provisions of Regulation 52(7) of SEBI (LODR), 2015.

Kindly take the above on record and inform your constituents accordingly.

Thanking You,

For OXYZO Financial Services Private Limited

BRIJ KISHORE Digitally signed by BRIJ
KISHORE KIRADOO
KIRADOO Date: 2020.06.30
16:44:27 +05'30'

**Brij Kishore Kiradoo
Company Secretary**

Encl.: as above

**INDEPENDENT AUDITOR'S REPORT ON AUDIT OF ANNUAL FINANCIAL RESULTS
TO THE BOARD OF DIRECTORS OF
OXYZO FINANCIAL SERVICES PRIVATE LIMITED**

Opinion

We have audited the Financial Results for the year ended March 31, 2020 included in the accompanying "Statement of Financial Results for the half year ended and year ended March 31, 2020" of OXYZO FINANCIAL SERVICES PRIVATE LIMITED ("the Company")("the Statement"), 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 Financial Results for the year ended March 31, 2020:

- i. is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

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 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities for audit of the Annual Financial Results section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended March 31, 2020 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 ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

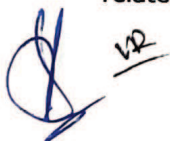
Emphasis of Matter

We draw attention to Note 9 to the Statement, which fully describes that the Company has recognised impairment on financial assets to reflect the adverse business impact and uncertainties arising from the COVID 19 pandemic. Such estimates are based on current facts and circumstances and may not necessarily reflect the future uncertainties and events arising from the full impact of the COVID 19 pandemic.

Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Statement

This Statement, which includes the Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Statement has been compiled from the related audited financial statements for the year ended March 31, 2020 and interim financial information



for the half year ended March 31, 2020. This responsibility includes the preparation and presentation of the Financial Results for the year ended March 31, 2020 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ("Ind AS") 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 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 Annual Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Annual Financial Results, 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 financial reporting process of the Company.

Auditor's Responsibilities for audit of Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Annual Financial Results for the year ended March 31, 2020 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 this Annual Financial Results.

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 Annual Financial Results, 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, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 52 of the Listing Regulations.
- 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 ability of the Company 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 Statement 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.



Deloitte Haskins & Sells

- Evaluate the overall presentation, structure and content of the Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the Annual Financial Results of the Company to express an opinion on the Annual Financial Results.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

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.

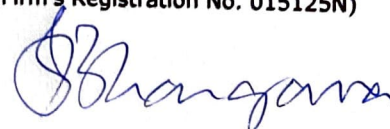
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

- The previously issued financial information of the Company for the year ended March 31, 2019 were prepared in accordance with the Accounting Standards notified in the Companies (Accounting Standards) Rules, 2006 and were audited by the predecessor auditor whose report dated May 30, 2019 expressed an unmodified opinion. These previously issued financial information have been adjusted to comply with Ind AS and included in this Statement as comparative financial information. The adjustments made to the previously issued financial information to comply with Ind AS have been audited by us.
- As stated in Note 7 of the Statement, the previously issued comparative financial information of the Company for the half-year ended March 31, 2019 was the balancing figure between audited figures in respect of the full financial year and the published year to date un-reviewed management account figures up to the half-year ended September 30, 2018, and was prepared in accordance with the Accounting Standards notified in the Companies (Accounting Standards) Rules, 2006. These previously issued financial information have been adjusted by the management to comply with Ind AS and included in this statement as comparative financial information. These adjustments have not been reviewed or audited by us.
- The Statement includes the results for the half-year ended March 31, 2020 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the half-year ended September 30, 2019 which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of these matters.

**For Deloitte Haskins & Sells
Chartered Accountants
(Firm's Registration No. 015125N)**



Jaideep Bhargava
(Partner)
(Membership No. 090295)
(UDIN: 20090295AAAADM7856)

Place: Gurugram
Date: June 25, 2020

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Oxyzo Financial Services Private Limited

Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016

Tel. No: 011-40507973, Website: www.oxyzo.in

CIN: U65929DL2016PTC306174

**Statement of audited financial results for the half year ended and year ended 31 March 2020
[Regulation 52 (8), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]****(All amounts in Rupees lakhs, unless otherwise stated)**

Sr No.	Particulars	Half year ended		- Year ended	
		March 31, 2020 (Unaudited)	March 31, 2019 (Unaudited)	March 31, 2020 (Audited)	March 31, 2019 (Audited)
1	Total Income from Operations	8,132.15	2,859.38	13,517.51	4,245.83
2	Net Profit / (Loss) for the period after tax	1,255.29	314.34	2,105.93	404.50
3	Total comprehensive income	1,246.32	316.66	2,104.01	406.82
4	Paid up Equity Share Capital	4,774.80	3,552.69	4,774.80	3,552.69
5	Reserves (excluding Revaluation Reserve)	27,089.95	6,675.69	27,089.95	6,675.69
6	Net worth	31,864.75	10,228.38	31,864.75	10,228.38
7	Debt Equity Ratio	1.96	2.55	1.96	2.55
8	Earnings per share (nominal value of share Rs. 10 each):				
	Basic (in Rupees)*	2.77	0.95	5.02	1.36
	Diluted (in Rupees)*	2.77	0.95	5.02	1.36

* not annualised for the six month period ended.

Note:

- a) The above is an extract of the detailed format of half yearly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly/annual financial results are available on the websites of the Stock Exchange(s) and at our website www.oxyzo.in.
- b) For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange(s) (specify names of Stock Exchanges) and can be accessed on the website.

Place: Gurugram
DIN: 03103474
Date: 25 June 2020

For and on behalf of the Board of Directors

Ruchi Kalra *Ruchi Kalra*
Whole time Director and Chief Financial Officer
(DIN: 03103474)



Oxyzo Financial Services Private Limited
Balance Sheet as at 31 March 2020

(All amounts in Rupees lakhs, unless otherwise stated)

Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016

Corporate office: 101, First Floor Vipul Agora Mall, MG Road Gurgaon, Haryana- 122002

Tel. No: 011-40507973, Website: www.oxyzo.in

CIN: U65929DL2016PTC306174

Particulars	As at 31 March 2020 (Audited)	As at 31 March 2019 (Audited)
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	5,085.63	492.56
(b) Bank balances other than (a) above	131.52	50.59
(c) Loans	89,786.80	35,945.16
(d) Investments	-	757.83
(e) Other financial assets	638.66	84.38
	95,642.61	37,330.52
2 Non-Financial Assets		
(a) Current tax assets (Net)	7.00	7.00
(b) Deferred tax assets (Net)	350.68	87.01
(c) Investment property	149.92	13.32
(d) Property, plant and equipment	60.37	37.89
(e) Other non-financial assets	253.33	275.48
	821.30	420.70
Total Assets	96,463.91	37,751.22
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Payables		
(I) Trade payables		
(i) total outstanding dues to micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	174.32	80.70
(II) Other payables		
(i) total outstanding dues to micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	92.00	487.25
(b) Debt securities	14,635.91	7,921.64
(c) Borrowings (other than debt securities)	47,847.95	18,164.85
(d) Other financial liabilities	991.31	494.85
	63,741.49	27,149.29
2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)	370.04	-
(b) Provisions	112.11	50.32
(c) Other non-financial liabilities	375.52	323.23
	857.67	373.55
Total liabilities	64,599.16	27,522.84
EQUITY		
(a) Equity Share capital	4,774.80	3,552.69
(b) Other Equity	27,089.95	6,675.69
	31,864.75	10,228.38
Total Liabilities and Equity	96,463.91	37,751.22

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Ruchi Kalra

Whole time Director and Chief Financial Officer
(DIN: 03103474)

Place: Gurugram
Date: 25 June 2020



Oxyzo Financial Services Private Limited
Statement of financial results for the half year ended and year ended 31 March 2020
(All amounts in Rupees lakhs, unless otherwise stated)

Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016
Tel. No: 011-40507973, Website: www.oxyzo.in
CIN: U65929DL2016PTC306174

Particulars	Half year ended		Year ended	
	31 March 2020 (Unaudited) (Refer note 8)	31 March 2019 (Unaudited) (Refer note 7)	31 March 2020 (Audited)	31 March 2019 (Audited)
1 Revenue from operations				
(i) Interest income	7,890.68	2,805.86	13,094.33	4,185.13
(ii) Fee and commission income	216.19	51.41	397.52	57.03
(iii) Net gain on fair value changes	25.28	2.11	25.66	3.67
Total Revenue from operations	8,132.15	2,859.38	13,517.51	4,245.83
2 Other income	1.50	-	1.50	-
3 Total Income (1+2)	8,133.65	2,859.38	13,519.01	4,245.83
4 Expenses				
(i) Finance costs	3,630.38	1,161.61	6,029.19	1,803.95
(ii) Impairment on financial instruments	1,156.18	247.70	1,571.25	282.31
(iii) Employees benefit expenses	1,200.14	802.94	2,258.05	1,264.42
(iv) Depreciation and amortisation expense	12.21	4.51	22.07	5.35
(v) Other expenses	458.03	269.25	808.26	379.21
Total expenses	6,456.94	2,486.01	10,688.82	3,735.24
5 Profit before tax (3-4)	1,676.71	373.37	2,830.19	510.59
6 Tax expense				
Current tax	624.48	102.63	987.29	184.23
Deferred tax charge/ (benefit)	(203.06)	(43.60)	(263.03)	(78.14)
	421.42	59.03	724.26	106.09
7 Profit for the year/ period (5-6)	1,255.29	314.34	2,105.93	404.50
8 Other comprehensive income, net of tax				
Items that will not be reclassified to profit or loss				
Remeasurement (loss)/ gain on defined benefit plans	(8.19)	3.21	(2.56)	3.21
Income tax benefit/ (charge) on above	(0.78)	(0.89)	0.64	(0.89)
Other comprehensive income / (loss) for the year/ period	(8.97)	2.32	(1.92)	2.32
9 Total comprehensive income for the year/ period (7+8)	1,246.32	316.66	2,104.01	406.82
10 Earnings per share (nominal value of share Rs. 10 each):				
Basic (in Rupees)*	2.77	0.95	5.02	1.36
Diluted (in Rupees)*	2.77	0.95	5.02	1.36

* not annualised for the six month period.



Notes forming part of financial results for the half year and year ended March 31, 2020

- 1 The Company is a Non-Banking Financial Company - Non-Deposit taking Systemically Important Company ('NBFC-ND-SI'), registered with the Reserve Bank of India ('the RBI').
- 2 The above financial results for the half-year and year ended 31 March 2020 have been reviewed by the Audit Committee at their meeting held on 17 June 2020 and approved by the Board of Directors at their meeting held on 25 June 2020. The report is being filed with Bombay stock exchange ("BSE") and is also available on the Company's website www.oxyzo.in.
- 3 In accordance with the notification issued by the Ministry of Corporate Affairs, the Company in the current year has adopted Indian Accounting Standards (referred to as "Ind AS") notified under section 133 of the Companies Act, 2013 (the "Act") read with the Companies (Indian Accounting Standards) Rules, 2015 with effective transition date as April 1, 2018. These financial results together with the results for the comparative reporting period have been prepared to comply with Division III of Schedule III to the Companies Act, 2013 which provides general instructions for the preparation of financial statements of a non-banking financial company (NBFC) to comply with Ind AS and are in accordance with the recognition and measurement principles as laid down in Ind AS 34 - Interim Financial Reporting, prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 **Reconciliation of total comprehensive income to those under previous Generally Accepted Accounting Principles (GAAP) are summarised as under :-**

S.No.	Particulars	(Rs. in Lakhs)	
		Half-year ended 31.03.2019	Year ended 31.03.2019
	Net profit after tax as per Previous GAAP (A)	270.81	474.52
1	Incremental provision on application of expected credit loss model	(102.34)	(102.34)
2	(Increase)/ Decrease in borrowing cost pursuant to application of effective interest rate method	76.24	(12.25)
3	Amortisation of processing fees on loans based on effective interest rate	(163.42)	(195.48)
4	Remeasurement of post-employment benefit obligations	(3.21)	(3.21)
5	Cost related to fund raised	203.73	208.29
6	Impact of Fair valuation of ESOP	(24.55)	(40.85)
7	Amortised Cost on investments	(11.49)	(11.49)
8	Tax effect of above adjustments	68.57	87.31
9	Total adjustments (B)	43.53	(70.02)
10	Profit after tax as per Ind AS (A+B)	314.34	404.50
11	Other comprehensive income/(expense) net of tax	2.32	2.32
12	Total comprehensive income as per Ind AS	316.66	406.82

- 5 **Reconciliation of equity between Previous GAAP and Ind AS as at April 1, 2018 and March 31, 2019 are summarised as under :-**

S.No.	Particulars	(Rs. in Lakhs)	
		As at	
		31.03.2019	01.04.2018
	Total equity (shareholder's funds) as per Previous GAAP (A)	10,507.88	2,525.16
1	Incremental provision on application of expected credit loss model	(102.34)	-
2	Increase in borrowing cost pursuant to application of effective interest rate method	(14.35)	(2.10)
3	Amortisation of processing fees on loans based on effective interest rate	(253.12)	(57.64)
4	Amortised Cost on investments	(11.49)	-
5	Tax effect of above adjustments	101.80	15.38
6	Total adjustments (B)	(279.50)	(44.36)
7	Total equity as per Ind AS (A+B)	10,228.38	2,480.80

- 6 The Company during the half year ended March 31, 2020 has issued listed 7,950 units of Non-Convertible Debenture amounting Rs. 7,100 Lakhs.
- 7 The secured non-convertible debentures (NCD's) of the Company were listed on Bombay Stock Exchange (BSE) with effect from February 6, 2019. Accordingly, figures for the half-year ended March 31, 2019 are the balancing figures between the audited figures in respect of full year and year to date un-reviewed management account figures for the half-year ended September 30, 2018, and was prepared in accordance with the Accounting Standards notified in the Companies (Accounting Standards) Rules, 2006. These previously issued financial information have been adjusted by the management to comply with Ind AS and included in this statement as comparative financial information.
- 8 The statement includes the results for the half-year ended March 31, 2020 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the half-year ended September 30, 2019 which were subject to limited review by the statutory auditors of the Company.



Oxyzo Financial Services Private Limited

Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016

Tel. No: 011-40507973, Website: www.oxyzo.in

CIN: U65929DL2016PTC306174

Notes forming part of financial results for the half year and year ended March 31, 2020

9 The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated 27 March 2020 and 17 April 2020 and in accordance therewith, the Company in accordance with its board approved policy has offered a moratorium for eligible borrowers on the payment of principal EMI installments and/or interest, falling due between March 01, 2020 and May 31, 2020 excluding the collection already made in the month of March 2020. Further the Company is evaluating the Reserve Bank of India (RBI) guidelines relating to COVID-19 Regulatory Package dated 23 May 2020 and the Company shall follow a similar process to adopt a Board approved policy for moratorium extension basis. For all such accounts where moratorium is granted, the asset classification will remain standstill during the moratorium period (i.e the number of days past due shall exclude moratorium period for the purpose of asset classification as per the prudential norms).

Further, the Company has based on currently available information and based on the policy approved by the Board of Directors, determined the prudential estimate of the provision for impairment of financial assets. In estimating the provision for impairment of financial assets, the Company has considered internal and external sources of information including economic forecasts and industry reports up to the date of approval of these financial results.

Accordingly, the provision for expected credit loss on financial assets as at 31 March 2020 aggregates Rs. 1,414.02 lakh (as at 31 March 2019, Rs. 227.87 lakh) which includes potential impact on account of the pandemic in current year of Rs. 154.12 lakh. The eventual outcome of global health pandemic due to prevailing uncertainty may be different from those estimated as on the date of approval of financial statements and Company will continue to monitor any material changes for future economic conditions. However, based on the current indicators of future economic conditions, the Company considers this provision to be adequate and expects to recover the carrying amount of these financial assets.

10 The Company's main business is to provide financing to SME's to cater their cash flow requirements. All other activities revolve around the main business. The Company does not have any geographic segments. The Company does not derives revenues, from any single customer, amounting to 10 percent or more of Company's revenues. As such, there are no separate reportable segments as per IND AS 108 on "Segment Reporting" as per section 133 of the Companies Act, 2013.

**For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited**

Ruchi Kalra

Whole time Director and Chief Financial Officer
(DIN: 03103474)

Place: Gurugram
Date: 25 June 2020



Oxyzo Financial Services Private Limited

Annexure-I

Additional information

(All amounts in Rupees lakhs, unless otherwise stated)

(a) Credit Rating

The ICRA Limited (ICRA) and CARE Ratings have assigned following ratings to the Company:

Instrument	Rating Agency	Rating
Commercial Paper	ICRA	[ICRA] A2
Non Convertible Debentures	ICRA	[ICRA] BBB (Stable)
Non Convertible Debentures	BWR Rating	BWR A- (CE)Stable
Non-Convertible Debentures	CARE Rating	CARE BBB Stable
LT-Market Linked Debentures	ICRA	PP-MLD [ICRA] BBB (Stable)
Long Term Bank Lines	ICRA	Provisional [ICRA] A- (CE) (Stable)
Short Term/Long Term Bank Lines	CARE Rating	CARE BBB Stable/CARE A2
Issuer Rating	ICRA	[ICRA] BBB (Stable)

(b) Asset cover available, in case of non-convertible debentures
Not applicable

(c) Following is the information regarding interest and principal repayment of non-convertible debentures:

ISIN	Credit rating	Previous due date of interest and principal				
		Principal		Interest/Premium		Payment status
		Date	Amount	Date	Amount	
INE04VS07032	ICRA BBB [Stable]	*Not due	*Not due	29-Jun-19	34.29	Paid
INE04VS07032	ICRA BBB [Stable]	*Not due	*Not due	30-Sep-19	34.67	Paid
INE04VS07032	ICRA BBB [Stable]	*Not due	*Not due	31-Dec-19	34.67	Paid
INE04VS07032	ICRA BBB [Stable]	*Not due	*Not due	31-Mar-20	34.20	Paid
INE04VS07057	ICRA BBB [Stable]	*Not due	*Not due	30-Sep-19	31.71	Paid
INE04VS07057	ICRA BBB [Stable]	*Not due	*Not due	31-Dec-19	35.19	Paid
INE04VS07057	ICRA BBB [Stable]	*Not due	*Not due	31-Mar-20	34.71	Paid
INE04VS07016	BWR A- (SO)	18-Apr-19	200.00	18-Apr-19	60.76	Paid
INE04VS07016	BWR A- (SO)	18-Jul-19	200.00	18-Jul-19	55.29	Paid
INE04VS07024	BWR A- (SO)	18-Apr-19	200.00	18-Apr-19	52.66	Paid
INE04VS07024	BWR A- (SO)	18-Jul-19	200.00	18-Jul-19	55.29	Paid
INE04VS07016	BWR A- (SO)	18-Oct-19	200.00	18-Oct-19	49.69	Paid
INE04VS07024	BWR A- (SO)	18-Oct-19	200.00	18-Oct-19	49.69	Paid
INE04VS07016	BWR A- (SO)	18-Jan-20	200.00	18-Jan-20	43.36	Paid
INE04VS07024	BWR A- (SO)	18-Jan-20	200.00	18-Jan-20	43.36	Paid
INE04VS07016	BWR A- (SO)	12-Mar-20	1,200.00	12-Mar-20	14.63	Paid
INE04VS07024	BWR A- (SO)	12-Mar-20	1,200.00	12-Mar-20	14.63	Paid
INE04VS07040	PP-MLD ICRA BBB [Stable]	23-Sep-19	1,700.00	23-Sep-19	116.35	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Jul-19	0.41	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Aug-19	12.57	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	30-Sep-19	12.16	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Oct-19	12.57	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	30-Nov-19	12.16	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Dec-19	12.57	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Jan-20	12.57	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	29-Feb-20	11.76	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	31-Mar-20	12.56	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Jul-19	0.41	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Aug-19	12.57	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	30-Sep-19	12.16	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Oct-19	12.57	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	30-Nov-19	12.16	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Dec-19	12.57	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Jan-20	12.57	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	29-Feb-20	11.76	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	31-Mar-20	12.56	Paid

ISIN	Credit rating	Next due date of interest and principal			
		Principal		Interest/Premium	
		Date	Amount	Date	Amount
INE04VS07032	ICRA BBB [Stable]	31-Mar-23	1,000.00	30-Jun-20	34.20
INE04VS07057	ICRA BBB [Stable]	30-Jun-22	1,000.00	30-Jun-20	34.71
INE04VS07065	ICRA BBB [Stable]	31-May-21	1,000.00	30-Apr-20	12.16
INE04VS07073	ICRA BBB [Stable]	31-Mar-21	1,000.00	30-Apr-20	12.16
INE04VS07081	PP-MLD ICRA BBB [Stable]	27-Jun-22	1,700.00	27-Jun-22	797.77
INE04VS07099	CARE BBB	12-Dec-23	3,500.00	12-Jun-20	227.57
INE04VS07107	ICRA BBB [Stable]	29-Jul-22	1,000.00	29-Apr-20	32.04
INE04VS07115	PP-MLD ICRA BBB [Stable]	13-May-21	900.00	13-May-21	149.25
INE04VS07123	PP-MLD ICRA BBB [Stable]	13-Mar-22	900.00	13-Mar-22	272.72
INE04VS07131	PP-MLD ICRA BBB [Stable]	13-Mar-23	800.00	13-Mar-23	393.05

*Not due - Principal repayment not yet due



Oxyzo Financial Services Private Limited
Annexure-I
Additional information
(All amounts in Rupees lakhs, unless otherwise stated)

(d) Debt-equity ratio

Particulars	As at	As at
	31 March 2020	31 March 2019
Debt-equity ratio	1.96	2.55

(e) Debt service coverage ratio

Not applicable

(f) Interest service coverage ratio

Not applicable

(g) Outstanding redemption reserve/ Debenture redemption reserve

Not applicable, since, debenture redemption reserve is not required in respect of privately placed debentures in terms of Rules 18(7)(b)(ii) of Companies (Share Capital and Debentures) Rules, 2014

(h) Outstanding redeemable preference shares

Not applicable

(i) Net worth

Particulars	As at	As at
	31 March 2020	31 March 2019
Net worth	31,864.75	10,228.38



June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

Pursuant to proviso of regulation 52 (3) (a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended time to time, it is hereby certified that the Audit report for the financial year ended March 31, 2020, expressed unmodified opinion on financial statements.

Please take this information on your record.

For OXYZO Financial Services Private Limited

RUCHI

KALRA

Digitally signed
by RUCHI KALRA
Date: 2020.06.30
16:45:37 +05'30'

Ruchi Kalra

Whole-time Director and Chief Financial Officer

DIN: 03103474

**Add:101, First Floor, Vipul Agora Mall,
M G Road, Gurugram, Haryana-122002**

June 30, 2020

TO WHOMSOEVER IT MAY CONCERN

Pursuant to regulation 52(7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended time to time, it is certified that the proceeds of Non-Convertible Debentures issued during the Financial Year ended March 31, 2020 were utilized for the purpose of which they were issued and there is no deviation including its end use, from the objects stated in the respective offer document.

For OXYZO Financial Services Private Limited

RUCHI Digitally signed
by RUCHI KALRA
KALRA Date: 2020.06.30
16:46:16 +05'30'

Ruchi Kalra

Whole-time Director and Chief Financial Officer

DIN: 03103474

**Add:101, First Floor, Vipul Agora Mall,
M G Road, Gurugram, Haryana-122002**