

No. CTL/DEB/20-21/Noting Certificate/ 2893

November 06, 2020

To Whomsoever It May Concern,

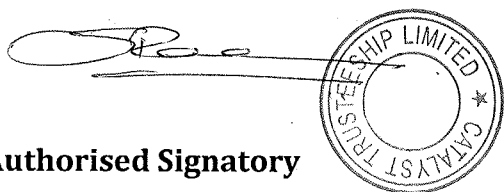
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

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



Authorised Signatory

Encl: Results submitted by Company



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

November 06, 2020

To,

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

Sub: Disclosures pursuant to Regulation 52(4) & (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2020.

Dear Sir / Madam,

In compliance with the requirement of Regulation 52(4) & 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the below stated information as on September 30, 2020 in respect of the following Non-Convertible Debenture (NCDs) issued by the Company:

S. No.	Description of NCDs	Amount of NCDs (In INR lacs)	Scrip Code	ISIN No.
1	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -6)	35,000 ¹	956730	INE172V07061
2	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -7)	37,500 ¹	957096	INE172V07079
3	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -8)	22,500 ¹	957095	INE172V07087
4	Secured, Redeemable, Non-convertible, Rated, Listed Debenture JM Financial Products Limited (Domestic) (Tranche -16)	5,000 ¹	958684	INE172V07160
5	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -9)	22,200	957265	INE172V07103
6	Listed, Rated, Secured and Redeemable Non-Convertible Debenture (Tranche -10)	40,000	957663	INE172V07111

¹ NCD Tranche-6 issued to AB 4 B.V., Tranche - 7 issued to PPF CO3 B.V., Tranche - 8 issued to AB 4 B.V. and Tranche 16 issued to JM Financial amounting to INR 350 Crores, INR 375 Crores, INR 225 Crores & INR 50 Crores were fully redeemed on July 31, 2020, August 31, 2020, August 31, 2020 and September 25, 2020 respectively.

7	Listed, Rated, Secured and Redeemable Non-Convertible Debenture Mahindra and Mahindra Financial Services Limited (Domestic) (Tranche -13)	1,250 ²	957789	INE172V07129
8	Listed, Rated, Senior, Secured, Redeemable Non-Convertible Debenture Unify AIF (Domestic) (Tranche -14)	3,000 ³	958114	INE172V07137
9	Secured, Redeemable, Non-convertible, Rated, Listed Debenture JM Financial Products Limited (Domestic) (Tranche -17)	6,500	958872	INE172V07178

- a) Un-audited financial results for the half year ended as on September 30, 2020 signed by Statutory Auditor: **As per Annexure A.**
- b) Credit Rating of the Non-convertible debentures: **As per Annexure B.**
- c) Asset cover available, in case of non-convertible debt securities: **Not applicable for NBFC**
- d) Debt-equity ratio: 2.56 times.
- e) Previous due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure C.**
- f) Next due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure D.**
- g) Copy of statement, if any filed with Stock Exchange, indicating material deviations, if any, in the use of proceeds of issue of NCDs: **As per Annexure E.**
- h) Debt service coverage ratio: **Not applicable for NBFC.**
- i) Interest service coverage ratio: **Not applicable for NBFC.**
- j) Debenture Redemption Reserve (if applicable): Not applicable, being a NBFC with privately placed debentures, there is no requirement to create debenture redemption reserve pursuant to exemption provided in Sub Rule 7 of Rule 18 of Companies (Share Capital and Debentures) rules, 2014.
- k) Net Worth: INR 211,995.84 lacs.
- l) Net Profit/ (loss) after tax: INR (37,339.58) lacs.
- m) Earnings/ (loss) per share: INR (3.82)/-
- n) A certificate from Statutory Auditors in respect of utilization of funds: The certificate from the Company's Statutory Auditor on utilization of the funds shall be submitted on annual basis along with the annual audited financials.
- o) A copy of all notices, resolutions and circulars related relating to new issue of non-convertible and meeting of holders of non-convertible debt securities: No non-convertible debt securities were issued during the half year ended September 30, 2020. Also, no meeting of holders of debt securities was held during the half year ended September 30, 2020.
- p) A certificate regarding maintenance of hundred percent Asset Cover in respect to NCDs: **As per Annexure F.**
- q) Soft copy of Annual report for the Financial Year 2019-2020: Annual report for the Financial Year 2019-20 has been already shared along with the notice of Annual General Meeting held on November 04, 2020.

² Principal of NCD Tranche issued to Mahindra amounting INR 75 Crores, have been reduced to INR 12.5 Crores after tenth partial principal redemptions.

³ Principal of NCD Tranche issued to Unifi AIF amounting INR 40 Crores, have been reduced to INR 10 Crores after six partial principal redemptions.



Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,
Phase-II, Gurugram, Haryana - 122002
CIN: U65910HR1997PTC047448, Tel. No.: +91 124 4907600
Web: www.homecredit.co.in Email: care@homecredit.co.in

- r) A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in the joint names of the Trustees. **Not Applicable**

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

Thanking You.

For **Home Credit India Finance Private Limited**

Gaurav Sharma
Company Secretary
CS Membership No: A21729

CC: - M/s Catalyst Trusteeship Limited

B S R & Associates LLP

Chartered Accountants

Building No.10,12th Floor, Tower-C,
DLF Cyber City, Phase-II,
Gurugram – 122 002, India

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

Limited review report on unaudited financial results of Home Credit India Finance Private Limited for the half year ended 30 September 2020 under Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015.

To

Board of Directors of

Home Credit India Finance Private Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Home Credit India Finance Private Limited (“the Company”) for the half year ended 30 September 2020 (“the Statement”).
2. This Statement, which is the responsibility of the Company’s management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 “*Interim Financial Reporting*” (“Ind AS 34”), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 “*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*” issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. As described in Note 6 to the Statement, in respect accounts where moratorium benefit was granted, the staging of those accounts at 30 September 2020 is based on the days past due status considering the benefit of moratorium period in accordance with the Covid-19 Regulatory Package announced by the Reserve Bank of India vide notifications dated 27 March 2020, 17 April 2020 and 23 May 2020. However, the Company has made the provision on such borrower accounts as per the requirement of Ind AS. Further no additional borrower accounts have been classified as impaired (non-performing assets) which were not declared non-performing till 31 August 2020, in view of the Supreme Court order dated 3 September 2020.

Further, to the extent to which the Covid-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our review report is not modified in respect of the above matters.

For B S R & Associates LLP
Chartered Accountants
Firm's Registration No. 116231W/W-100024

ROHIT
JOSEPH
ALEXANDER

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Date: 2020.11.06
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Rohit Alexander
Partner
Membership No. 222515
UDIN: 20222515AAAAFG6538

Place: Bangalore
Date: 6 November 2020

(All amount in Rupees lakhs unless otherwise stated)

* not annualized for half year ended September 30, 2020 and September 30, 2019.

See accompanying notes to the financial results

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

ONDREJ
KUBIK

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pseudoym=1b9c2ba373da870c7a8099280a2722d
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Ondrej Kubik
Director
DIN: 08194580

Place: Gurugram
Date: 6 November 2020

Unaudited Balance Sheet as at September 30, 2020
(All amount in Rupees lakhs unless otherwise stated)

Place: Gurugram
Date: 6 November 2020

Notes:

- 1) Home Credit India Finance Private Limited ('the Company') is a Non-Banking Finance Company ('NBFC') registered with the Reserve Bank of India ('the RBI').
- 2) The financial results for the half year ended September 30, 2020 have been reviewed by the audit committee and approved by the Board of Directors at its meeting held on 6 November 2020. The report is being filed with the Bombay Stock Exchange ("BSE") and is also available on the Company's website www.homecredit.co.in.
- 3) The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India. Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
- 4) In compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') ('Listing Obligations and Disclosure Requirements') Regulations, 2015, review of financial results for the half year ended 30 September 2020 has been carried out by the Statutory Auditors of the Company.
- 5) The Company is engaged in the business of financing, and accordingly, there are no separate reportable segments as per Ind AS 108 on operating segment.
- 6) The 'severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)', generally known as COVID-19, has resulted in unprecedented level of disruption on socioeconomic front across the country. The offices of the Company were also under lockdown for few months during the half year ended 30 September 2020. The Company has now resumed operations and in process of recovery. The extent to which COVID-19 pandemic will impact the Company's operations and financial results is dependent on the future developments, which are highly uncertain.

Further, in accordance with the RBI Circular dated 27 March 2020, 17 April 2020 and 23 May 2020 ('RBI Circulars') with regard to providing relief to borrowers on account of COVID-19 pandemic, the Company had offered moratorium to eligible borrowers in accordance with its Board approved policy. For all such accounts where the moratorium is granted, the staging of those accounts at 30 September 2020 is based on the days past due status considering the benefits of moratorium with the RBI Circulars. However, the Company has made the provision on such borrower accounts as per the requirement of Ind AS.

Further, no additional borrower accounts under the moratorium granted category have been classified as impaired (non-performing assets) which were not declared non-performing till 31 August 2020, in view of the Supreme Court order dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR).

Given the uncertainty over the potential macro- economics impact, the Company's management has considered internal and external information including economic forecasts up to the date of approval of these financial results for the purposes of estimation of the expected credit loss. As a result, there is an increase in the provision for expected credit loss being carried by the Company. The Company will continue to closely monitor any material changes to future economic conditions.

- 7) The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received the Indian Parliament and Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 8) Impairment on financial instruments primarily includes loss on settlement, bad debts written off and provisions on loans as per expected credit loss and this balance is net of recoveries.

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

ONDREJ KUBIK

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pseudoym=15b-2b2d73d4f7b7a80323b2722b2a9968004e8b209d4
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Ondrej Kubik

Director

DIN: 08194580

Place: Gurugram

Date: 06 November 2020

Annexure 1

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

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

(Amounts in INR Lakhs)

Rating Agency	ISIN	Outstanding as at September 30, 2020**	Outstanding as at March 31, 2020**	Rating as at September 30, 2020	Rating as at 31 March 2020
CRISIL	INE172V07061	-	35,000	-	BBB+/ Stable
CRISIL	INE172V07079	-	37,500	-	BBB+/ Stable
CRISIL	INE172V07087	-	22,500	-	BBB+/ Stable
CRISIL	INE172V07103	22,200	22,200	BBB+/ Stable	BBB+/ Stable
CRISIL	INE172V07111	40,000	40,000	BBB+/ Stable	BBB+/ Stable
CRISIL	INE172V08051	5,000	5,000	BBB+/ Stable	BBB+/ Stable
CRISIL	INE172V07129	1,250	2,500	BBB+/ Stable	BBB+/ Stable
India Ratings	INE172V07137	1,000	1,500	IND A-/Negative	IND A-/STABLE
India Ratings	INE172V07160	-	5,000*	IND A-/Negative	IND A-/STABLE
India Ratings	INE172V07178	6,500*	6,500*	IND A-/Negative	IND A-/STABLE
	Total	75,950	177,700		

* Before adjustment of unmortised discount of INR 15.41 Lakhs (31 March 2020 INR 70.87 Lakhs).

**Before adjustment of effective interest rate of INR 6.01 Lakhs (31 March 2020 INR 74.52 Lakhs).

Other borrowings

Facility	Rating Agency	Rating
Commercial papers	Brickworks	A1
Long-term bank facilities	CARE	A- Negative
Bank loans	India Ratings	IND A-/Negative
Short-term debt/ Commercial paper	India Ratings	IND A1
Long-term bank facilities	CRISIL	BBB+/ Stable

(b) Following is the information regarding interest and principal repayment of non-convertible debentures/ other debt securities: (Amount in INR Lakhs)

ISIN	Outstanding as on September 30, 2020	#Previous due date and amount of interest and principal					Next due date and amount of interest and Principal			
		Principal		Interest/Premium			Principal		Interest/Premium	
		Date	Amount	Date	Amount	Payment Status	Date	Amount	Date	Amount
INE172V07061	-	31-Jul-20	35,000	31-Jul-20	357.22	Paid	NA	NA	NA	NA
INE172V07079	-	31-Aug-20	37,500	31-Aug-20	766.74	Paid	NA	NA	NA	NA
INE172V07087	-	31-Aug-20	22,500	31-Aug-20	454.33	Paid	NA	NA	NA	NA
INE172V07103	22,200	Not yet due*	Not yet due*	30-Sep-20	685.26	Paid	15-Oct-20	22,200	15-Oct-20	111.73
INE172V07111	40,000	Not yet due*	Not yet due*	30-Sep-20	1,327.21	Paid	6-Nov-20	40,000	6-Nov-20	533.77
INE172V08051	5,000	Not yet due*	Not yet due*	30-Sep-20	181.25	Paid	9-Nov-20	5,000	9-Nov-20	78.08
INE172V07129	1,250	25-Sep-20	625	25-Sep-20	61.33	Paid	24-Dec-20	625	24-Dec-20	40.44
INE172V07137	1,000	24-Jul-20	500	24-Jul-20	62.12	Paid	25-Jan-21	1,000	25-Jan-21	62.80
INE172V07160	-	25-Sep-20	5,000	25-Sep-20	925.56	Paid	NA	NA	NA	NA
INE172V07178	6,500**	Not yet due*	Not yet due*	Not yet due*	Not yet due*	Not yet due*	7-Jan-21	6,500	7-Jan-21	1,203.23

* No due date before September 30, 2020

** Before adjustment of unmortised discount of INR 15.41 Lakhs (March 31, 2020 INR 70.87 Lakhs).

Represents the amount of actual payment date.

(c) As at September 30, 2020, the Company has outstanding Secured Redeemable Non-convertible debentures amounting to INR 70,950 lakhs. The said non-convertible debentures are secured by an adequate asset cover by way of creation of floating charge by hypothecation on the receivables of the Company. The Company also has Unsecured Redeemable Non-convertible debentures amounting to INR 5,000 lakhs as at the year end. The mentioned amounts are before adjustment of cost of raising borrowing to arrive at EIR and unamortised amount of discount.

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

Particulars	As at September 30, 2020	As at March 31, 2020
Debt equity ratio (in times)	2.56	2.45

(e) Net worth ('NW') = Paid up equity share capital + Reserves and surplus (Amount in INR Lakhs):

Particulars	As at September 30, 2020	As at March 31, 2020
Net worth	211,995.84	249,402.55

(f) Capital redemption reserve/ debenture redemption reserve as at September 30, 2020: Not applicable, since, debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18 (7) (b) (ii) of Companies (Share Capital and Debenture) Rules, 2014.

(g) Outstanding redeemable preference shares (quantity and value) as at September 30, 2020: Nil

(h) Debt service coverage ratio: Not applicable

(i) Interest service coverage ratio: Not applicable

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

ONDREJ KUBIK

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serialNumber=1062861375da970c748059280a27231a996804a0b208a41a7890000761741,
emailAddress=ondrej.kubik@homecredit.co.in, o=Home Credit India Finance Private Limited,
ou=Home Credit India Finance Private Limited, c=IN,
date=2020.11.06 16:01:46 +05'30'

Ondrej Kubik

Director

DIN: 08194580

Place: Gurugram

Date: 06 November 2020

(All amount in Rupees lakhs unless otherwise stated)

*EPS for six months ended 30 September 2020 and 30 September 2019 has not been annualised

- 1) In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published unaudited financial results for the six month ended 30 September 2020. The above unaudited financial results were reviewed by the Audit Committee held on 06 November 2020 and approved by the Board of Directors at its meeting held on 06 November 2020
- 2) The above is an extract of the detailed unaudited financial results filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full financial results are available on the website of the Bombay Stock Exchange and the website of the Company (www.homecredit.co.in).
- 3) For the items in sub-clauses (a), (b), (d) & (e) of the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com
- 4) Previous year / period figures have been regrouped/rearranged, wherever considered necessary, to confirm to the classification/ disclosure adopted in the current year.
- 5) The pertinent items have not been disclosed since it is not required as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

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Place: Gurugram
Date: 6 November 2020

Annexure - B

The credit rating for non-convertible debentures as on September 30, 2020 is as under:

Rating agency	NCDs Outstanding as at September 30, 2020 (Amount in INR lacs)	Rating as at March 31, 2020	Rating as at September 30, 2020
CRISIL Limited (Tranch-9 ISIN: INE172V07103)	22,200	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)	CRISIL BBB+/Stable (CRISIL Triple B Plus; Stable; Outlook)
CRISIL Limited (Tranch-10 ISIN: INE172V07111)	40,000	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)	CRISIL BBB+/Stable (CRISIL Triple B Plus; Stable; Outlook)
CRISIL Limited (Tranch-13-Mahindra Domestic ISIN: INE172V07129)	1,250 ⁴	CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive)	CRISIL BBB+/Stable (CRISIL Triple B Plus; Stable; Outlook)
(Tranch-14-Unify AIF (Domestic) ISIN: INE172V07137)	1,000 ⁵	IND A-/Stable (IND A Negative; Stable Outlook)	IND A-/Negative (IND A Negative; Negative Outlook)
(Tranch-17-JM Financial Products Limited ISIN: INE172V07178)	6,500	IND A-/Stable (IND A Negative; Stable Outlook)	IND A-/Negative (IND A Negative; Negative Outlook)

**Credit Rating of Tranche 9, tranche 10 and tranche 13 revised from CRISIL BBB+/Positive; (Triple B plus; Outlook: Positive) to CRISIL BBB+/Stable (CRISIL Triple B Plus; Stable; Outlook) vide Credit Rating Letter dated April 01, 2020.*

*** Credit Rating of Tranche 14 and tranche 17 revised from IND A-/Stable (IND A Negative; Stable Outlook) to IND A-/Negative (IND A Negative; Negative Outlook) vide Credit Rating Letter dated June 30, 2020.*

⁴ Principal of NCD Tranche issued to Mahindra amounting INR 75 Crores, have been reduced to INR 12.5 Crores after tenth partial principal redemption.

⁵ Principal of NCD Tranche issued to Unifi AIF amounting INR 40 Crores, have been reduced to INR 10 Crores after six partial principal redemption.

Annexure - C

**Detail of payment of interest & redemption during last half year ended September 30, 2020:
(Amount in INR lacs)**

Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (INR)	Actual date of payment
Tranch-6 ISIN: INE172V07061)	Listed	Interest	June 30, 2020	1048.61	June 29, 2020
			July 31, 2020	357.22	July 30, 2020
		Principal	July 31, 2020	35,000	July 30, 2020
Tranch-7 ISIN: INE172V07079	Listed	Interest	June 30, 2020	1125.38	June 29, 2020
			August 31, 2020	766.74	August 28, 2020
		Principal	August 31, 2020	37,500	August 28, 2020
Tranch-8 ISIN: INE172V07087	Listed	Interest	June 30, 2020	666.84	June 29, 2020
			August 31, 2020	454.33	August 28, 2020
		Principal	August 31, 2020	22,500	August 28, 2020
Tranch-9 ISIN: INE172V07103	Listed	Interest	June 30, 2020	677.84	June 29, 2020
Tranch-10 ISIN: INE172V07111	Listed	Interest	September 30, 2020	685.26	September 29, 2020
			June 30, 2020	1312.79	June 29, 2020
Tranch-13 ISIN: INE172V07129	Listed	Interest	September 30, 2020	1327.21	September 29, 2020
			June 26, 2020	81.77	June 24, 2020
		Principal	September 25, 2020	61.33	September 23, 2020
			June 26, 2020	625.00	June 24, 2020
Tranch-14 ISIN: INE172V07137	Listed	Interest	September 25, 2020	625.00	September 23, 2020
			July 24, 2020	62.11	July 22, 2020
		Principal	July 24, 2020	500	July 22, 2020
Tranche-16 ISIN: INE172V07160	Listed	Interest	September 25, 2020	925.56	September 23, 2020
		Principal	September 25, 2020	5,000	September 23, 2020

Annexure - D

Detail of redemption & interest due in the next half year ended March 31, 2021:

(Amount in INR lacs)

Tranches	Listed/ Unlisted	Type (Principal/ Interest)	Due date of payment	Amount (INR)
Tranch-9 ISIN: INE172V07103	Listed	Interest	October 15, 2020	111.72
		Principal	October 15, 2020	22,200
Tranch-10 ISIN: INE172V07111	Listed	Interest	November 06, 2020	533.77
		Principal	November 06, 2020	40,000
Tranch-13 ISIN: INE172V07129	Listed	Interest	December 24, 2020	40.44
			March 26, 2021	20.66
		Principal	December 24, 2020	625.00
			March 26, 2021	625.00
Tranch-14 ISIN: INE172V07137	Listed	Interest	January 25, 2021	62.80
		Principal	January 25, 2021	1000
Tranche-17 ISIN: INE172V07178	Listed	Interest	January 07, 2021	1,203.23
		Principal	January 07, 2021	6,500

No Non-convertible debt securities were issued during the half year ended September 30, 2020. Also, no meeting of holders of debt securities was held during the half year ended September 30, 2020.

Ref No. HCIN/LC/2020-21/47

November 06, 2020

To,

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

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

Dear Sir/Madam

Pursuant to Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state that during the half year ended September 30, 2020, there are no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer documents.

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

Thanking You,

For Home Credit India Finance Private Limited

ANIRBAN

MAJUMDER

Digitally signed by ANIRBAN MAJUMDER
DN: c=IN, o=Personal,
2.5.4.20=51915cad79a0b496878e038efa0517d8
7ee6cd5aec82dfcb653ff2f9a69d7f3b,
postalCode=201301, st=UTTAR PRADESH,
serialNumber=1e2c5184b9619ce755b77294621
436e5c5f17d05a7d4e1d1409f4a02482d4323,
cn=ANIRBAN MAJUMDER
Date: 2020.11.06 16:22:17 +05'30'

Anirban Majumder
(Chief Financial Officer)



Home Credit India Finance Pvt. Ltd. (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City,
Phase-II, Gurugram, Haryana - 122002
CIN: U65910HR1997PTC047448, Tel. No.: +91 124 4907600
Web: www.homecredit.co.in Email: care@homecredit.co.in

Ref No. HCIN/LC/2019-20/48

November 06, 2020

To,

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

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

Dear Sir/Madam

Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to state that with reference to the secured listed non-convertible debentures issued by the Company and outstanding as on September 30, 2020, 100% security cover has been maintained by way of first ranking pari-passu and continuing charge over the receivables in favour of the Debenture Trustee of the Company.

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

Thanking You,

For Home Credit India Finance Private Limited

**ANIRBAN
MAJUMDER**

Digitally signed by ANIRBAN MAJUMDER
DN: c=IN, o=Personal,
2.5.4.20=51915cad79a0b496878e038efa0517d87ee
6cd5aec82df2b633f2f9a69d7f3b,
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serialNumber=1e2c5184b9619ce755b77294621436
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cn=ANIRBAN MAJUMDER
Date: 2020.11.06 16:22:59 +05'30'

**Anirban Majumder
(Chief Financial Officer)**