

No. CTL/DEB/21-22/Noting Certificate/665

June 08, 2021

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, 2021.

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*





**OXYZO Financial Services Private Limited**

**Corp. Office:**

#101, First Floor, Vipul Agora Mall,  
MG Road, Gurgaon-122002

Contact: 0124- 4006603

Email: [finance@oxyzo.in](mailto:finance@oxyzo.in)

Website: [www.oxyzo.in](http://www.oxyzo.in)

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

**June 08, 2021**

**Subject: Disclosure pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Reference: Scrip Code-959022, 959114,959217,959375,959376,959377,959599, 960285,960341,960373**

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, 2021 duly reviewed by the Audit Committee and approved by Board of Directors at their Meeting held on June 07, 2021 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**  
**KIRADOO**

**Brij Kishore Kiradoo**  
**Company Secretary**

**Encl.: as above**

**Registered Office:** Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi, South Delhi- 110016  
CIN: U65929DL2016PTC306174, Phone: 011-41054262

## 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, 2021 included in the accompanying "Statement of Financial Results for the half year and year ended March 31, 2021" 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, 2021:

- 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 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, 2021 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 5 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.

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### **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, 2021 and interim financial information for the half year ended March 31, 2021. This responsibility includes the preparation and presentation of the Financial Results for the half year and year ended March 31, 2021 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 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 Financial Results for the year ended March 31, 2021 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 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.

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- 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.
  - 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.
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- 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.

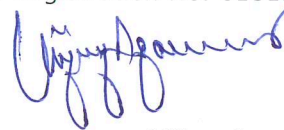
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**Other Matters**

The Statement includes the results for the half-year ended March 31, 2021 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, 2020 which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of this matter.

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



**Vijay Agarwal**  
Partner  
(Membership No. 094468)  
(UDIN: 21094468AAAAE7661)

Place: Gurugram  
Date: June 7, 2021

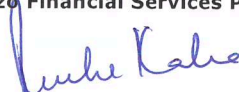
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**Oxyzo Financial Services Private Limited**  
**Balance Sheet as at 31 March 2021**  
**(All amounts in Rupees lakhs, unless otherwise stated)**

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 2021 (Audited)	As at 31 March 2020 (Audited)
<b>ASSETS</b>		
<b>1 Financial Assets</b>		
(a) Cash and cash equivalents	19,900.71	5,085.63
(b) Bank balances other than (a) above	908.76	131.52
(c) Loans	135,652.45	89,510.38
(d) Investments	6,969.55	-
(e) Other financial assets	294.98	638.66
	<b>163,726.45</b>	<b>95,366.19</b>
<b>2 Non-Financial Assets</b>		
(a) Current tax assets (Net)	78.66	7.00
(b) Deferred tax assets (Net)	501.53	350.68
(c) Investment property	149.92	149.92
(d) Property, plant and equipment	35.08	60.37
(e) Other non-financial assets	21.29	19.03
	<b>786.48</b>	<b>587.00</b>
<b>Total Assets</b>	<b>164,512.93</b>	<b>95,953.19</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>1 Financial Liabilities</b>		
(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	205.70	174.32
(II) Other payables		
(i) total outstanding dues to micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	21.46	92.00
(b) Debt securities	32,468.10	14,529.07
(c) Borrowings (other than debt securities)	84,369.47	47,720.49
(d) Other financial liabilities	1,868.14	991.31
	<b>118,932.87</b>	<b>63,507.19</b>
<b>2 Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	-	370.04
(b) Provisions	187.19	112.11
(c) Other non-financial liabilities	431.22	99.10
	<b>618.41</b>	<b>581.25</b>
<b>Total liabilities</b>	<b>119,551.28</b>	<b>64,088.44</b>
<b>EQUITY</b>		
(a) Equity Share capital	5,010.34	4,774.80
(b) Other Equity	39,951.31	27,089.95
	<b>44,961.65</b>	<b>31,864.75</b>
<b>Total Liabilities and Equity</b>	<b>164,512.93</b>	<b>95,953.19</b>

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: 07 June 2021



**Oxyzo Financial Services Private Limited**  
**Statement of financial results for the half year ended and year ended 31 March 2021**  
**(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 2021 (Unaudited) (Refer note 10)	31 March 2020 (Unaudited) (Refer note 10)	31 March 2021 (Audited)	31 March 2020 (Audited)
<b>1 Revenue from operations</b>				
(i) Interest income	10,450.89	7,890.68	19,250.25	13,094.33
(ii) Fee and commission income	229.07	216.19	414.33	397.52
(iii) Net gain on fair value changes	88.39	25.28	88.39	25.66
<b>Total Revenue from operations</b>	<b>10,768.35</b>	<b>8,132.15</b>	<b>19,752.97</b>	<b>13,517.51</b>
<b>2 Other income</b>	0.64	1.50	4.20	1.50
<b>3 Total Income (1+2)</b>	<b>10,768.99</b>	<b>8,133.65</b>	<b>19,757.17</b>	<b>13,519.01</b>
<b>4 Expenses</b>				
(i) Finance costs	5,169.62	3,630.38	9,021.93	6,029.19
(ii) Impairment on financial instruments	495.19	1,156.18	1,576.47	1,571.25
(iii) Employees benefit expenses	1,647.22	1,200.14	2,995.48	2,258.05
(iv) Depreciation and amortisation expense	13.12	12.21	26.44	22.07
(v) Other expenses	475.79	458.03	755.17	808.26
<b>Total expenses</b>	<b>7,800.94</b>	<b>6,456.94</b>	<b>14,375.49</b>	<b>10,688.82</b>
<b>5 Profit before tax (3-4)</b>	<b>2,968.05</b>	<b>1,676.71</b>	<b>5,381.68</b>	<b>2,830.19</b>
<b>6 Tax expense</b>				
Current tax	746.68	624.48	1,538.43	987.29
Deferred tax charge/ (benefit)	28.06	(203.06)	(150.44)	(263.03)
	<b>774.74</b>	<b>421.42</b>	<b>1,387.99</b>	<b>724.26</b>
<b>7 Profit for the year/ period (5-6)</b>	<b>2,193.31</b>	<b>1,255.29</b>	<b>3,993.69</b>	<b>2,105.93</b>
<b>8 Other comprehensive income, net of tax</b>				
Items that will not be reclassified to profit or loss				
Remeasurement (loss)/ gain on defined benefit plans	(1.64)	(8.19)	(1.64)	(2.56)
Income tax benefit/ (charge) on above	0.41	(0.78)	0.41	0.64
<b>Other comprehensive income / (loss) for the year/ period</b>	<b>(1.23)</b>	<b>(8.97)</b>	<b>(1.23)</b>	<b>(1.92)</b>
<b>9 Total comprehensive income for the year/ period (7+8)</b>	<b>2,192.08</b>	<b>1,246.32</b>	<b>3,992.46</b>	<b>2,104.01</b>
<b>10 Earnings per share (nominal value of share Rs. 10 each):</b>				
Basic (in Rupees)*	4.51	2.76	8.29	5.03
Diluted (in Rupees)*	4.51	2.76	8.29	5.03

\* not annualised for the six month period.





**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 31 March 2021**

- 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').
- The above financial results for the half-year and year ended 31 March 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 07 June 2021. The report is being filed with Bombay stock exchange ("BSE") and is also available on the Company's website www.oxyzo.in.
- These results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- The Company during the half year ended 31 March 2021 has issued 7,525 units of Non-Convertible Debenture amounting to Rs. 13,825 lakhs on private placement basis which are listed on BSE.
- 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. The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's performance will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government mandated or elected by us. Reserve Bank of India (RBI) has issued guidelines dated 27 March, 2020, 17 April, 2020 and 23 May, 2020 relating to 'COVID-19 - Regulatory Package' 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 amount, EMI installments and/or interest, falling due between 01 March, 2020 and 31 August, 2020 excluding the collection already made in the month of March 2020. For all such accounts where moratorium is granted, the asset classification remained 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 statements and results.

Accordingly, the provision for expected credit loss on financial assets as at 31 March 2021 aggregates Rs. 2,372.80 lakhs (as at 31 March 2020, Rs. 1,414.02 lakhs) which includes potential impact on account of the pandemic amounting to Rs. 399.62 lakhs (as at 31 March 2020, Rs. 154.12 lakhs). 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 results 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.

- RBI circular dated 7 April, 2021 advised all lending institutions to put in place a Board-approved policy to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. 01 March, 2020 to 31 August, 2020 in conformity with the Supreme Court judgement dated 23 March, 2021 ("Supreme Court judgement"). Further, the circular stated that the methodology for calculation of the amount to be refunded/adjusted for different facilities shall be finalised by the Indian Banks Association ("IBA") in consultation with other industry participants/bodies, which shall be adopted by all lending institutions and also advised all lending institutions to disclose the aggregate amount to be refunded/adjusted in respect of their borrowers based on the above reliefs in their financial results for the year ended 31 March, 2021.

The IBA has released clarification on identification of borrowers and the calculation methodology of the amount to be refunded/adjusted in relation to compound interest/interest on interest/ penal interest vide letter CIB/ADV/MBR/9833 dated 19 April, 2021.

The Company has estimated the said amount and made a provision of Rs. 192.75 Lakhs through interest reversal in its Statement of Profit and Loss Account for the year ended 31 March, 2021.

- Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning**

Particulars	31 March 2021	31 March 2020
Amount in SMA/overdue categories as of February 29, 2020	5,631.30	4,322.74
Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 (as of February 29, 2020)	-	-
Respective amounts where asset classification benefits is extended (net of accounts which have moved out of SMA/overdue category during the moratorium period)	-	-
Provisions made during the period (As per para 4, Applicable to NBFC's covered under Ind AS)	-	22.93
Provisions adjusted against slippages in terms of paragraph 6 of the circular	-	-
Residual provision	-	22.93



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

CIN: U65929DL2016PTC306174

**Notes forming part of financial results for the half year and year ended 31 March 2021**

- 8 The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 9 The Code on Social Security 2020 has been notified in the Official Gazette on 29 September, 2020. The effective date from which the changes are applicable is yet to be notified and the rules are yet to be framed. Impact, if any, of the change will be assessed and accounted in the period in which said code becomes effective and the rules formed thereunder are published.
- 10 The figures for the half year ended 31 March, 2021 and 31 March, 2020 are the balancing figures between audited figures in respect of the full financial year and the published audited year-to-date figures upto half year ended 30 September, 2020 and 30 September, 2019 respectively.

**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: 07 June 2021



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**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
Non convertible debentures	ICRA Ltd	BBB+ Stable
Non convertible debentures	ICRA Ltd	BBB+ Stable
Commercial paper	ICRA Ltd	A2+
Bank Lines	ICRA Ltd	BBB+ Stable
Principal Protected Market Linked Debenture	ICRA Ltd	PP-MLD BBB+ Stable
Other Instruments	ICRA Ltd	A-(CE) Stable
Non convertible debentures	ICRA Ltd	A-(CE) Stable
Bank Lines	CARE	BBB+
Non convertible debentures	CARE	BBB+
Non convertible debentures	CARE	BBB+

**(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	30-Jun-20	34.20	Paid
INE04VS07032	ICRA BBB+ [Stable]	*Not due	*Not due	30-Sep-20	34.58	Paid
INE04VS07032	ICRA BBB+ [Stable]	*Not due	*Not due	31-Dec-20	34.58	Paid
INE04VS07032	ICRA BBB+ [Stable]	15-Mar-21	1,000.00	15-Mar-21	27.82	Paid
INE04VS07057	ICRA BBB+ [Stable]	*Not due	*Not due	30-Jun-20	34.70	Paid
INE04VS07057	ICRA BBB+ [Stable]	*Not due	*Not due	30-Sep-20	35.09	Paid
INE04VS07057	ICRA BBB+ [Stable]	*Not due	*Not due	31-Dec-20	35.09	Paid
INE04VS07057	ICRA BBB+ [Stable]	*Not due	*Not due	31-Mar-21	34.41	Paid
INE04VS07065	ICRA BBB [Stable]	*Not due	*Not due	30-Apr-20	12.16	Paid
INE04VS07073	ICRA BBB [Stable]	*Not due	*Not due	30-Apr-20	12.16	Paid
INE04VS07065	ICRA BBB [Stable]	06-May-20	1,000.00	06-May-20	2.43	Paid
INE04VS07073	ICRA BBB [Stable]	06-May-20	1,000.00	06-May-20	2.43	Paid
INE04VS07099	CARE BBB+ [Stable]	*Not due	*Not due	12-Jun-20	227.57	Paid
INE04VS07099	CARE BBB+ [Stable]	*Not due	*Not due	14-Dec-20	227.50	Paid
INE04VS07107	ICRA BBB+ [Stable]	*Not due	*Not due	28-Apr-20	32.04	Paid
INE04VS07107	ICRA BBB+ [Stable]	23-Jul-20	200.00	23-Jul-20	32.04	Paid
INE04VS07107	ICRA BBB+ [Stable]	*Not due	*Not due	23-Oct-20	25.91	Paid
INE04VS07107	ICRA BBB+ [Stable]	22-Jan-21	200.00	22-Jan-21	25.91	Paid
INE04VS07149	ICRA BBB+ [Stable]	*Not due	*Not due	15-Sep-20	76.06	Paid
INE04VS07149	ICRA BBB+ [Stable]	15-Dec-20	1,250.00	15-Dec-20	75.23	Paid
INE04VS07149	ICRA BBB+ [Stable]	*Not due	*Not due	15-Mar-21	37.20	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	21-Jul-20	21.74	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	21-Aug-20	22.46	Paid
INE04VS07156	ICRA A-(CE) [Stable]	21-Sep-20	191.67	21-Sep-20	22.46	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	20-Oct-20	19.93	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	21-Nov-20	20.59	Paid
INE04VS07156	ICRA A-(CE) [Stable]	21-Dec-20	191.67	21-Dec-20	19.93	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	20-Jan-21	18.72	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	18-Feb-21	18.12	Paid
INE04VS07156	ICRA A-(CE) [Stable]	20-Mar-21	191.67	20-Mar-21	17.51	Paid
INE04VS07172	CARE BBB+ [Stable]	*Not due	*Not due	10-Mar-21	123.29	Paid
INE04VS07172	CARE BBB+ [Stable]	*Not due	*Not due	10-Mar-21	24.66	Paid
INE04VS07180	ICRA BBB+ [Stable]	*Not due	*Not due	31-Mar-21	53.97	Paid
INE04VS07206	ICRA BBB+ [Stable]	*Not due	*Not due	31-Mar-21	24.93	Paid



**Oxyzo Financial Services Private Limited****Annexure-I**

Additional information

(All amounts in Rupees lakhs, unless otherwise stated)

ISIN	Credit rating	Next due date of interest and principal			
		Principal		Interest/Premium	
		Date	Amount	Date	Amount
INE04VS07057	ICRA BBB+ [Stable]	30-Jun-22	1,000.00	30-Jun-21	34.80
INE04VS07081	PP-MLD ICRA BBB+	27-Jun-22	1,700.00	27-Jun-22	797.77
INE04VS07099	CARE BBB+ [Stable]	12-Dec-23	3,500.00	14-Jun-21	226.87
INE04VS07107	ICRA BBB+ [Stable]	28-Jul-21	200.00	28-Apr-21	19.01
INE04VS07149	ICRA BBB+ [Stable]	29-Jun-21	1,250.00	29-Jun-21	43.82
INE04VS07156	ICRA A-(CE) [Stable]	24-Jun-21	191.67	20-Apr-21	16.85
INE04VS07164	ICRA BBB+ [Stable]	26-Jun-23	5,000.00	26-Jun-21	535.00
INE04VS07172	CARE BBB+ [Stable]	12-Sep-21	1,250.00	10-Jun-21	126.03
INE04VS07172	CARE BBB+ [Stable]	12-Sep-21	250.00	10-Jun-21	25.21
INE04VS07180	ICRA BBB+ [Stable]	15-Dec-23	1,500.00	30-Jun-21	47.68
INE04VS07198	ICRA BBB+ [Stable]	15-Dec-21	941.67	15-Jun-21	161.88
INE04VS07206	ICRA BBB+ [Stable]	31-Oct-21	200.00	30-Jun-21	24.93
INE04VS07214	ICRA BBB+ [Stable]	30-Apr-21	138.90	30-Apr-21	23.78
INE04VS07115	PP-MLD CARE BBB+	13-May-21	900.00	13-May-21	149.25
INE04VS07123	PP-MLD CARE BBB+	13-Mar-22	900.00	13-Mar-22	272.72
INE04VS07131	PP-MLD CARE BBB+	13-Mar-23	800.00	13-Mar-23	393.05

\*Not due - Principal repayment not yet due

**(d) Debt-equity ratio**

Particulars	As at 31 March 2021	As at 31 March 2020
Debt-equity ratio	2.60	1.95

**(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 31 March 2021	As at 31 March 2020
Net worth	44,961.65	31,864.75





**OXYZO Financial Services Private Limited**

**Corp. Office:**

#101, First Floor, Vipul Agora Mall,

MG Road, Gurgaon-122002

Contact: 0124- 4006603

Email: [finance@oxyzo.in](mailto:finance@oxyzo.in)

Website: [www.oxyzo.in](http://www.oxyzo.in)

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

**June 08, 2021**

**Subject: Declaration pursuant to regulation 52 (3) (a) of the Securities and Exchange Board of India  
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

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, 2021, expressed unmodified opinion on financial statements.

Please take this information on your record.

**For OXYZO Financial Services Private Limited**

**RUCHI  
KALRA**

**Ruchi Kalra**

**Whole-time Director and Chief Financial Officer**

**DIN: 03103474**

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

**Registered Office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi, South Delhi- 110016  
CIN: U65929DL2016PTC306174, Phone: 011-41054262**



**OXYZO Financial Services Private Limited**

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

**June 08, 2021**

**Subject: End use certificate disclosure pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

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, 2021 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**  
**KALRA**

**Ruchi Kalra**

**Whole-time Director and Chief Financial Officer**

**DIN: 03103474**

**Add: 101, First Floor, Vipul Agora Mall,**  
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