

No. CTL/DEB/21-22/Noting Certificate/633

June 07, 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 **Clix Capital 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*





June 4, 2021

The National Stock Exchange of India Limited,  
Department of Listing of Debt Securities  
Bandra Kurla Complex, Bandra (E) Mumbai – 400 051.

Ref: CLIXCAPITAL

Respected Sir/Ma'am,

**Sub: Submission of Audited Financial Results for the year ended 31<sup>st</sup> March, 2021 as per Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

This is to inform you that pursuant to the provisions of Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended) ("LODR") that the Board of Directors at their meeting held on 4<sup>th</sup> June, 2021, has inter-alia approved the Audited Financial Results for the year ended 31<sup>st</sup> March, 2021 along with auditor's report on financial results issued by the Statutory Auditors of the Company i.e., *M/s. S. R. Batliboi & Co. LLP, Chartered Accountants (FRN:301003E/E300005)*.

Please find enclosed herewith the following documents in terms of the provisions of Regulation 52 of LODR:

- i). Audited Financial Results along with Independent Auditor's Report on Financial Results issued by Statutory Auditors of the Company;
- ii). Declaration under Regulation 52(3);
- iii). Disclosures pursuant to Regulation 52(4) of the LODR;
- iv). Statement pursuant to Regulations 52(7) of the LODR.

We request you to kindly take on record the aforesaid information.

Thanking you,  
Yours faithfully,  
For Clix Capital Services Private Limited

*Ashhish K Paanday*

Ashhish K Paanday  
Company Secretary & Compliance Officer  
M. No.: A23155

Encl: a/a



June 4, 2021

The National Stock Exchange of India Limited,  
Department of Listing of Debt Securities  
Bandra Kurla Complex, Bandra (E) Mumbai – 400 051.

Ref:ClixCapital

Respected Sir/Ma'am,

**Sub: Declaration under Regulation 52(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Pursuant to Regulation 52(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby declare *M/s. S. R. Batliboi & Co. LLP, Chartered Accountants (FRN:301003E/E300005)* have issued an Independent Auditors' Report on Financial Results of the Company for the year ended 31st March, 2021, with unmodified opinion.

We request you to kindly take on record the aforesaid information.

Also, kindly acknowledge the same.

Thanking you,

**Yours faithfully,  
For Clix Capital Services Private Limited**

*Ashhish K Paanday*  
**Ashhish K Paanday**  
**Company Secretary & Compliance Officer**  
**M. No.: A23155**

June 4, 2021

The National Stock Exchange of India Limited,  
Department of Listing of Debt Securities  
Bandra Kurla Complex, Bandra (E) Mumbai – 400 051.

Ref:ClixCapital

Respected Sir/Ma'am,

**Sub: Information required under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the half year ended on 31st March, 2021.**

This is to inform you that the details /information/ documents as required to be given pursuant to the provisions of the Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, are given herein for the half year ended on 31st March, 2021:

(a)**Credit Rating and Changes in Credit Rating (if any):** The *CARE Ratings Limited (CARE)* and *Brickwork* has assigned following ratings to the Company:  
(Amount Rs. In lakhs)

Rating agency	Outstanding Limit as at March 31, 2021	Rating as at March 31, 2021	Rating as at March 31, 2020
	(In lakhs)		
CARE Ratings Limited			
Non-Convertible Debentures	16300	CARE A+ (Stable)	CARE AA- (Negative)
Market Linked Debentures	8580	CARE PP-MLD A+; Stable	-
Bank Facilities	54800	CARE A+ (Stable)	CARE AA- (Negative)
Commercial Paper	20000	CARE A1+	CARE A1+
Brickwork			
Short Term Debt	-	NA	CRISIL A1+
Short Term Bank Facilities	-	NA	CRISIL A1+
Commercial Paper	-	NA	CRISIL A1+
Non-Convertible Debentures	6500	BWR AA-/Negative	

(b)**Asset cover available:** The Company is maintaining an adequate asset cover by way of creation of pari passu charge by hypothecation on the receivables with respect to its secured listed Non- Convertible Debentures.

(c) **Debt equity ratio:** 1.29 times

(d)**Previous due date for the payment of interest / repayment of principal of non- convertible debentures along with the amount of interest and whether the same has been paid or not.**

ISIN	Type (Principal/ Interest)	Due date of Payment	Amount	Paid or Not	Actual date of Payment
			(Rs. in lakhs)		
INE157D08019	Interest	31-Mar-21	184.93	Paid	31-Mar-21
INE157D08027	Interest	31-Mar-21	277.40	Paid	31-Mar-21

INE157D08050	Interest	31-Mar-21	112.19	Paid	31-Mar-21
INE157D08068	Interest	31-Mar-21	112.19	Paid	31-Mar-21
INE157D08035	Interest	31-Mar-21	112.19	Paid	31-Mar-21
INE157D08043	Interest	31-Mar-21	112.19	Paid	31-Mar-21
INE157D07DH0	Interest	1-Mar-21	136.85	Paid	31-Mar-21
INE157D07DJ6	Interest	18-Mar-21	52.27	Paid	18-Mar-21

**(e) Next due date for the payment of interest / repayment principal along with the amount of interest of non-convertible debentures payable and the redemption amount.**

ISIN	Type (Principal/ Interest)	Due date of Payment	Amount
			(Rs. in lakhs)
INE157D08019	Interest	30-Apr-21	184.93
INE157D08027	Interest	30-Apr-21	277.40
INE157D08035	Interest	30-Apr-21	112.19
INE157D08043	Interest	30-Apr-21	112.19
INE157D08050	Interest	30-Apr-21	112.19
INE157D08068	Interest	30-Apr-21	112.19
INE157D08019	Interest	30-May-21	191.10
INE157D08027	Interest	30-May-21	286.64
INE157D08035	Interest	30-May-21	115.93
INE157D08043	Interest	30-May-21	115.93
INE157D08050	Principal	06-May-21	10000.00
INE157D08050	Interest	06-May-21	22.44
INE157D08068	Principal	06-May-21	10000.00
INE157D08068	Interest	06-May-21	22.44
INE157D07DH0	Interest	01-Jun-21	139.89
INE157D07DH0	Principal	03-Jun-21	1500.00
INE157D07DJ6	Interest	18-Jun-21	53.44
INE157D07DE7	Interest	28-Jun-21	271.48
INE157D08019	Interest	30-Jun-21	184.93
INE157D08027	Interest	30-Jun-21	277.40
INE157D08035	Interest	30-Jun-21	112.19
INE157D08043	Interest	30-Jun-21	112.19

**(f) Debt service coverage ratio:** Non-Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements.

**(g) Interest service coverage ratio:** Non-Banking Financial Companies registered with the Reserve Bank of India are not required to disclose the said requirements.

**(h) Debenture redemption reserve:** Not Applicable (According to Rule 18 (7) (b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures issued by the Company which is a NBFC registered with RBI under Section 45-IA of the RBI Act, 1934 (as amended)).



(j) Net worth of the Company: Rs. 195,200 lakhs

(k) Net Profit After Tax: Rs. 397 lakhs

(l) Earnings Per Share (of Rs. 10/- each):

(i) Basic: 0.03 per share

(ii) Diluted: 0.03 per share

We request you to kindly take on record the previously mentioned information.

Also, kindly acknowledge the same.

Yours faithfully,  
For Clix Capital Services Private Limited

*Ashhish K Paanday*

Ashhish K Paanday  
Company Secretary & Compliance Officer  
M. No.: A23155



June 03, 2021

To,  
National Stock Exchange of India Limited,  
Exchange Plaza, C-1, Block G Bandra Kurla Complex,  
Bandra (E), Mumbai 400 051,  
Maharashtra

**Subject: Undertaking pursuant to Regulation 57(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

This is to inform you that all the documents and intimations required to be submitted to Debenture Trustee in terms of Trust Deed and Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 have been complied with for the Financial Year 2020-21

You are requested to kindly take note of the same. In case of any further requirement/ assistance you are requested to please contact the undersigned.

Thanking you,  
For Clix Capital Services Private Limited

*Ashhish K Paanday*  
Company Secretary



June 4, 2021

The National Stock Exchange of India Limited,  
Department of Listing of Debt Securities  
Bandra Kurla Complex, Bandra (E) Mumbai – 400 051.

Respected Sir/Ma'am,

**Sub: Submission of statement under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

This is to inform you that the proceeds of the issue of Non-Convertible Debentures (NCDs) for the year ended March 31st, 2021, has been utilized for the purpose/objects as mentioned in the offer document/ Disclosure Documents and there are no material deviations in the utilizations of such proceeds.

We request you to kindly take on record the aforesaid information.

Also, kindly acknowledge the same.

Thanking you,  
Yours faithfully,  
For Clix Capital Services Private Limited

*Ashhish K Paanday*

**Ashhish K Paanday**  
**Company Secretary & Compliance Officer**  
**M. No.: 23155**



**Independent Auditor’s Report on the Standalone Financial Results of Clix Capital Services Private Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To  
The Board of Directors of  
Clix Capital Services Private Limited

**Report on the audit of the Standalone Financial Results****Opinion**

We have audited the accompanying statement of Standalone financial results of Clix Capital Services Private Limited (the “Company”), for the year March 31, 2021 (“Statement”), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”).

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

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

**Basis for Opinion**

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

**Emphasis of Matter**

We draw attention to Note 5 to the Statement, which describes the continuing impact of the COVID-19 pandemic on the Company’s operations and its financial metrics, particularly on the expected credit loss on financial assets, which are dependent on uncertain future events. Our opinion is not modified in respect of this matter.

**Management’s Responsibilities for the Standalone Financial Results**

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



to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

**Auditor's Responsibilities for the Audit of the Standalone Financial Results**

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

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

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.



A handwritten signature in blue ink, appearing to be "Shankar", written over a horizontal line.

# **S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

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 Matter**

We have not audited or reviewed the accompanying financial results and other financial information for the half year ended March 31, 2020, which have been presented solely based on the information compiled and approved by the Management.

## **For S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

**ICAI Firm registration number:** 101049W/E300004



**per Bharath N S**

Partner

Membership No.: 210934



UDIN: 21210934AAAACQ6917

Place: Chennai

Date: June 04, 2021

(INR In lakhs)

Statement of Standalone Financial results for the year ended 31 March 2021				
Particulars	Half Year ended		Year ended	
	31-Mar-21	31-Mar-20	31-Mar-21	31-Mar-20
	Unaudited	Unaudited	Audited	Audited
<b>Revenue from operations</b>				
Interest income	22,048	22,997	44,217	44,677
Rental Income	5	-	5	-
Fees and commission Income	1,080	1,292	1,977	2,330
Net gain on fair value changes	258	576	354	1,063
Net gain on derecognition of financial instruments under amortised cost category	908	-	908	-
<b>Total revenue from operations</b>	<b>24,299</b>	<b>24,865</b>	<b>47,461</b>	<b>48,070</b>
Other income	1,607	293	2,015	2,574
<b>Total income</b>	<b>25,906</b>	<b>25,158</b>	<b>49,476</b>	<b>50,644</b>
<b>Expenses</b>				
Finance costs	12,924	13,971	26,183	27,822
Fees and commission expense	183	137	294	361
Impairment on financial instruments	7,259	7,505	11,788	3,056
Employee benefits expense	1,632	2,741	4,081	5,905
Depreciation and amortization	889	800	1,814	1,709
Other expenses	2,544	2,789	4,599	5,969
<b>Total expenses</b>	<b>25,431</b>	<b>27,943</b>	<b>48,759</b>	<b>44,822</b>
<b>Profit/(loss) before tax</b>	<b>475</b>	<b>(2,785)</b>	<b>717</b>	<b>5,822</b>
Tax expense:				
(1) Current Tax	937	(2,922)	937	(416)
(2) Deferred Tax	(684)	1,763	(617)	4,163
<b>Profit/(loss) for the year</b>	<b>222</b>	<b>(1,626)</b>	<b>397</b>	<b>2,075</b>
<b>Other comprehensive income</b>				
<b>a. Items that will not be reclassified to profit or loss</b>				
Remeasurements of defined benefit liability	23	33	48	71
Income tax effect	(6)	(7)	(12)	(18)
<b>b. Items that will be reclassified to profit or loss</b>				
<b>Other Comprehensive Income , net of income tax</b>	<b>17</b>	<b>26</b>	<b>36</b>	<b>53</b>
<b>Total comprehensive income for the year</b>	<b>239</b>	<b>(1,600)</b>	<b>433</b>	<b>2,128</b>
Earnings per equity share*				
Basic (INR)	0.02	(0.12)	0.03	0.15
Diluted (INR)	0.02	(0.12)	0.03	0.15
Nominal Value per share (INR)	10.00	10.00	10.00	10.00

\*Half year-end Basic EPS and Diluted EPS are not annualised



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For and on behalf of the Board of Directors  
 Clix Capital Services Private Limited

*[Handwritten signature of Rashmi Mohanty]*

**Rashmi Mohanty**  
 Whole Time Director and Chief Financial Officer  
 DIN: 07072541

Place: Gurugram  
 Date: 04 June 2021

Clix Capital Services Private Limited

CIN: U65929DL1994PTC116256

Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001  
Telephone: +91-124 3302000 | Website: www.clix.capital

(INR In lakhs)

Statement of Standalone Asset and Liabilities as at 31 March 2021		
Particulars	As at	As at
	31 March 2021	31 March 2020
	Audited	Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	6,273	12,573
Bank balance other than above	8,472	1,021
Loans	288,033	293,641
Investments	137,290	121,260
Other financial assets	5,821	1,586
<b>Total Financial Assets</b>	<b>445,889</b>	<b>430,081</b>
<b>Non- financial assets</b>		
Current tax assets (net)	3,285	8,346
Deferred tax assets (net)	5,026	4,421
Property, plant and equipment	662	852
Intangible assets	3,301	2,696
Intangible assets under development	478	1,205
Right-of-use assets	1,030	669
Other non- financial assets	2,932	2,695
<b>Total Non-Financial Assets</b>	<b>16,714</b>	<b>20,884</b>
<b>Assets held for sale</b>	<b>511</b>	<b>6</b>
<b>Total assets</b>	<b>463,114</b>	<b>450,971</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	5,666	535
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	2,304	2,580
Debt securities	127,384	129,379
Borrowings (other than debt securities)	123,170	123,613
Lease liabilities	1,267	715
Other financial liabilities	6,180	2,351
<b>Total Financial Liabilities</b>	<b>265,971</b>	<b>259,173</b>
<b>Non financial liabilities</b>		
Provisions	1,300	1,224
Other non-financial liabilities	643	800
<b>Total Non-Financial Liabilities</b>	<b>1,943</b>	<b>2,024</b>
<b>Equity</b>		
Equity share capital	143,599	140,758
Other equity	51,601	49,016
<b>Total equity</b>	<b>195,200</b>	<b>189,774</b>
<b>Total liabilities and equity</b>	<b>463,114</b>	<b>450,971</b>

For and on behalf of the Board of Directors  
Clix Capital Services Private Limited

*Rashmi Mohanty*

Rashmi Mohanty  
Whole Time Director and Chief Financial Officer  
DIN: 07072541

Place: Gurugram  
Date: 04 June 2021



*[Handwritten signature]*



**Clix Capital Services Private Limited**  
**CIN: U65929DL1994PTC116256**  
**Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001**  
**Telephone: +91-124 3302000 | Website: www.clix.capital**

**Notes:**

- The above results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company and have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on June 04, 2021, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- These Standalone Financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.
- The Company has granted 4,656,000 options and 5,635,000 options on 01 May 2020 and 01 June 2020 respectively, under Employee Stock Option Plans to eligible employees of the Company.
- The company has issued 28,409,091 shares (Face Value INR 10 per share) at INR 17.60 per share to its holding company Plusus Financials Pvt Ltd raising a total capital of INR 5,000 lakhs during the financial year 2020-21.
- COVID-19 is a global pandemic, which continues to spread across the world with India not being an exception and has contributed to a significant volatility in global and Indian financial markets and a unprecedented level of disruption on socio-economic activities. Based on the information available till date, the Company has used the principles of prudence to provide for the impact of the pandemic on the Financial Statements specifically while assessing the expected credit loss on financial assets. This has resulted in an overall impairment loss allowance of INR 14,272 (including Management overlay) as of March 31, 2021. The extent to which the COVID-19 pandemic will impact the Company's operations and financial metrics including the expected credit losses on financial assets will depend on future developments, which are highly uncertain.

In accordance with the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020, the Company has offered moratorium upto six months on the payment of all installments and/or interest, as applicable, falling due between March 01, 2020 and August 31, 2020 to all eligible borrowers and accordingly with RBI guidelines, the moratorium period, wherever granted, is excluded by the Company from the number of days past-due for the purpose of asset classification.

- 6 Disclosures as required by RBI circular dated 17 April 2020 'COVID-19 Regulatory Package-Asset Classification and Provisioning' are given below:

Particulars	(INR In lakhs)
	31 March 2021
Advances outstanding in SMA/overdue categories, where the moratorium/deferment was extended. In terms of paragraph 2 and 3 of the circular (as of 29 February 2020)	6,705
Respective amount where asset classification benefit is extended (as of 31 March 2021)*	-
Provision made in terms of paragraph 5 of the circular (As per para 4. applicable to NBFCs covered under Ind AS)	878
Provisions adjusted against slippages in terms of paragraph 6 of the circular	214
Residual provisions in terms of paragraph 6 of the circular**	.**

\* There are Nil accounts where asset classification benefit is extended till 31 March 2021. Post the moratorium period, the movement of aging has been at actuals.

\*\* The Company has made adequate provision for impairment loss allowance (as per ECL model) for the year ended 31 March 2021. The residual provision of INR 664 has been written back/adjusted by the Company in March 2021 as per the circular.

- 7 a. Disclosure as per the format prescribed as per the notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 for the year ended March 31, 2021:

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal Loans	9,254	18,194	-	-	1,510
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	9,254	18,194	-	-	1,510

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- b. Disclosure as per format prescribed under notification no. RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs. 25 crores) for the year ended 31 March 2021:

(A)	(B)
Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan
903	18,426



**Clix Capital Services Private Limited**

CIN: U65929DL1994PTC116256

Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001

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- 8 Hon'ble Supreme Court vide order dated March 23, 2021, in the matter of Small Scale Industrial Manufacturers Associations vs UOI & Others. has stated that interim relief granted vide an interim order dated September 03, 2020 stands vacated. Accordingly the Company has classified non-performing assets as per extant RBI guidelines.
- 9 In accordance with the instructions in the RBI circular dated April 7, 2021, all lending institutions shall refund/ adjust 'interest on interest/ penal interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions, the methodology for calculation of the amount of such 'interest on interest/ penal interest' has been published by the Indian Banks Association (IBA). Accordingly, the Company has estimated the said amount and made provision for refund/ adjustment.
- 10 The Company's primary business segment is reflected based on the principal business carried out, i.e. financing and lending (Including loans to retail and corporate customers). Accordingly, no separate disclosure for segment reporting is required to be made in the financial statements of the Company. The Company operates principally within India and does not have operations in economic environments with different risks and returns; hence, it is considered operating in single geographical segment.
- 11 The Indian Parliament has approved the Code of Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020, and has invited suggestions from stakeholders which are under active consideration of the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 12 The figures for half year ended 31 March 2021 and half year ended 31 March 2020 are the balancing figures between audited figures in respect of the full financial year ended 31 March 2021 and 31 March 2020 and the unaudited year-to-date figures upto the half year ended 30 September 2020 and 30 September 2019 respectively. Figures for 30 September 2020 was subjected to review by statutory auditors, however half year ended 30 September 2019 have not been subjected to either review or audit and have been presented solely based on the information compiled by the management.
- 13 The Previous year period figures have been reclassified/regrouped to confirm to the figures of the Current Period.



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For and on behalf of the Board of Directors  
Clix Capital Services Private Limited

*[Handwritten signature]*

Rashmi Mohanty  
Whole Time Director and Chief Financial Officer  
DIN: 07072541

Place: Gurugram  
Date: 04 June 2021