



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Head Office: #98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet, Bangalore- 560018.

Tel: 080-26750010 / 080-26747414, Fax: 080-26756767.

CIN NO: U67190KA2009PTC049494

Date: 25.05.2018

To,
The Catalyst Trusteeship Limited

Sub: Listed NCD - Statutory Compliance Report for the half year ended 31st March, 2018
Ref: CTL/MUM/Compliance/Half-Yearly/2017-18/ 780 dated 28th March 2018

Dear Sir,

This is with reference to above periodical report according to **Regulation 52, 56 & 58** of Securities and Exchange Board of India (Listing Obligations and Disclosure requirements Regulation) Regulation 2015; we hereby certify the Half Yearly reports for the following ISINs:

SI.NO	ISINs
1	INE14OR07041
2	INE14OR07058

Part 1- Information to be submitted to Stock Exchange (Regulation 52):

- Un-audited or audited financial results for the half year ended as on March 31, 2018 signed by Statutory Auditor. Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Director within 45 days from the end of Half Year - **Attached**
- Credit rating and change in credit rating (if any) :

SI.NO	ISINs	Credit Rating
1	INE14OR07041	[ICRA]BBB-(stable)
2	INE14OR07058	[ICRA]BBB-(stable)

- Asset cover available, in case of non-convertible debt securities.

SI. No	ISIN No	Certificate
1	INE14OR07041	Attached
2	INE14OR07058	Attached

- Debt-equity ratio: **5.80**
- Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not; in the format Annexure A. – **Attached**



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- f. Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; in the format Annexure B - **Attached**
- g. Debt service coverage ratio (not applicable for NBFC): **Not applicable for NBFC.**
- h. Interest service coverage ratio (*not applicable for NBFC*) : **Not applicable for NBFC.**
- i. Debenture Redemption Reserve (If applicable), as per **Annexure D: Not Applicable**
- j. Net Worth : **Rs.49,12,49,460/-**
- k. Net Profit after Tax : **Rs. (8,00,37,417)/-**
- l. Earnings per share : **Rs. (4.10)/-**

Part II - Information to be submitted to the Debenture Trustee (Regulation 56):

In terms of the provisions of **Regulation 56**, you are requested to submit us the following: -

- a. A copy of the annual report at the same time as it is issued along with a copy of certificate from the Statutory Auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. - **Attached**

- b. A copy of all notices, resolutions and circulars relating to –
 - i. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities; **Attached**

On 19th April 2018, Company has issued 2000 Rated Senior Unsecured Transferable Redeemable Principal Protected Market Linked Non-Convertible Debentures of Rs.1,00,000/- (Rupees One Lakh only) each, for cash, at par, in dematerialised form on a private placement basis, in consideration of an aggregate amount of Rs. 20,00,00,000/- (Rupees Twenty Crores Only) to Axis Trustees Services Limited acting in its capacity as the trustee of the IFMR Finance for Freedom Fund V with IFMR FImpact Income Builder Fund .

- ii. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings; **NIL**



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c. Intimations regarding:

- I. any revision in the rating; **NIL**
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- III. failure to create charge on the assets; **NIL**

- d. a half yearly certificate regarding maintenance of hundred present Asset cover in respect of listed non-convertible debt securities, by either a practicing company secretary or a practicing-chartered accountant, along with the half yearly financial results. (Not applicable for NBFC): **Not applicable for NBFC.**

Part – III Information to be submitted to the Debenture holders (Regulation 58):

In terms of the provisions of the **Regulation 58**, you are requested to send to the Debenture Holders the following documents and information: -

- a. Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- b. Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities; **Attached**
- c. Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**
- d. Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

Part – IV Additional Information to be submitted to the Debenture Trustee:

- a) 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**

Thanking you,
For Chaitanya India Fin Credit Private Limited


Dimple Shah
Company Secretary
ACS: A36349



Sr. No.	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Issue Size (per ISIN) Rs Crore	Listed / Unlisted	Secured / Unsecured	Details of redemption & payment of interest during half-year ending March 31, 2018			Details of redemption & payment of interest due in the next half-year i.e. 01.04.2018 - 30.09.2018			Details of Debenture Redemption Reserve (if applicable)			Credit Rating Agency & Rating as on March 31, 2018	Change in Credit Rating during Half Year ended March 31, 2018	
							Principal / Interest	Due Date	Amount (Rs)	Actual Payment date	Date of information sharing with Credit Rating Agency (in case of default)	Principal / Interest	Due Date	Amount (Rs)	DRR required to be created (Rs Crore)			DRR Created upto March 31, 2018 (Rs Crore)
1	CL/MUM/16-17/DEB/334	27-Oct-16	INE140R07041	20.43	Listed	Secured	Interest	05.10.2017 05.01.2018	71,06,282 71,06,282	04.10.2017 04.01.2018	NIL	Interest	05.04.2018 05.07.2018	69,51,797 70,29,039	NA NA	NA NA	[ICRA]BBB- (stable)	NO
2	CL/MUM/17-18/DEB/67	12-Jun-17	INE140R07058	25.00	Listed	Secured	Interest	29.12.2017	1,64,51,018	28.12.2017	NIL	Interest	29.06.2018	1,65,41,231	NA	NA	[ICRA]BBB- (stable)	NO





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CIN NO: U67190KA2009PTC049494

Date: 25.05.2018

To,
The Catalyst Trusteeship Limited

Sub: Unlisted NCD - Statutory Compliance Report for the Half Year ended March 31, 2018
Ref: CTL/MUM/Compliance/Half-Yearly/2017-18/ 780 dated 28th March 2018

Dear Sir,

This is with reference to your letter no. CTL/MUM/Compliance/Half-Yearly/2017-18/ 780 dated 28th March 2018; we hereby certify the Half Yearly reports for the following ISINs:

SI.NO	ISINs
1	INE140R07066
2	INE140R08023
3	INE140R08015

1. Un-audited or audited financial results for the half year ended as on March 31, 2018 signed by Statutory Auditor. Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Director within 45 days from the end of Half Year. - **Attached**
2. Credit rating and change in credit rating (if any):

SI.NO	ISINs	Credit Rating
1	INE140R07066	[ICRA]BBB-(stable)
2	INE140R08023	[ICRA]BBB-(stable)
3	INE140R08015	[ICRA]BBB-(stable)

3. Asset cover available, in case of non-convertible debt securities.

Sl. No	ISIN No	Certificate
1	INE140R07066	Attached
2	INE140R08023	Not Applicable
3	INE140R08015	Not Applicable

4. Debt-equity ratio: **5.80**





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5. Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not; in the format Annexure A.- **Attached**
6. Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; in the format Annexure B- **Attached**
7. Debt service coverage ratio (not applicable for NBFC): **Not applicable for NBFC.**
8. Interest service coverage ratio (*not applicable for NBFC*) **Not applicable for NBFC.**
9. Debenture Redemption Reserve (If applicable), as per Annexure D: **Not Applicable**
10. Net Worth : **Rs. 49,12,49,460/-**
11. Net Profit after Tax : **Rs (8,00,37,417)/-**
12. Earnings per share : **Rs. (4.10)/-**
13. **A certificate from the Statutory Auditors in respect of utilization of funds during the implementation period of the project.**

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the Statutory auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. - **Attached**

14. A copy of all notices, resolutions and circulars relating to –
 - I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities; **Attached**

On 19th April 2018, Company has issued 2000 Rated Senior Unsecured Transferable Redeemable Principal Protected Market Linked Non-Convertible Debentures of Rs.1,00,000/- (Rupees One Lakh only) each, for cash, at par, in dematerialised form on a private placement basis, in consideration of an aggregate amount of Rs. 20,00,00,000/- (Rupees Twenty Crores Only) to Axis Trustees Services Limited acting in its capacity as the trustee of the IFMR Finance for Freedom Fund V with IFMR FImpact Income Builder Fund.
 - II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings; **NIL**



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CIN NO: U67190KA2009PTC049494

15. Intimations regarding:

- I. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- II. failure to create charge on the assets; **NIL**

16. Half yearly certificate regarding maintenance of hundred percent Asset cover in respect of listed non-convertible debt securities, by either a practicing company secretary or a practicing-chartered accountant, along with the half yearly financial results. (Not applicable for NBFC): **Not applicable for NBFC.**

17. Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**

18. Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

19. Soft Copy of Annual report for the Financial Year ended March 31, 2018; **NIL**

20. 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**

Thanking you,
For Chaitanya India Fin Credit Private Limited

Dimple Shah
Company Secretary
ACS: A36349



Sr. No.	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Issue Size (per ISIN) Rs Crore	Listed / Unlisted	Secured / Unsecured	Details of redemption & payment of interest during half-year ending March 31, 2018			Details of redemption & payment of interest due in the next half-year, i.e. 01.04.2018 - 30.09.2018			Details of Debenture Redemption Reserve (if applicable)			Credit Rating Agency & Rating as on March 31, 2018	Change in Credit Rating during Half Year ended March 31, 2018	
							Principal / Interest	Due Date	Amount (Rs)	Actual Payment date	Date of information sharing with Credit Rating Agency (in case of default)	Principal / Interest	Due Date	Amount (Rs)	DRR required to be created (Rs Crore)			DRR Created upto March 31, 2018 (Rs Crore)
1	CL/MLM/15-16/DEB/362	11-Feb-16	INE140R08015	5.00	Unlisted	Unsecured	Interest	30-12-2017	21,73,209	29-12-2017	NIL	Interest	29-06-2018	21,49,655	NA	NA	(ICRA)BBB-(stable)	No
2	CL/MLM/15-16/DEB/363	11-Feb-16	INE140R08023	5.00	Unlisted	Unsecured	Interest	30-12-2017	18,49,747	29-12-2017	NIL	Interest	29-06-2018	18,29,400	NA	NA	(ICRA)BBB-(stable)	No
3	CL/MLM/17-18/DEB/137	17-Jul-17	INE140R07066	33.00	Unlisted	Secured	Interest	17-02-2018	2,30,92,767	15-02-2018	NIL	Interest	17-08-2018	2,11,10,055	NA	NA	(ICRA)BBB-(stable)	No

** In case of any ISIN omitted by us due to oversight, kindly add them while furnishing information.





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CIN NO: U67190KA2009PTC049494

Date: 25.05.2018

To,
The IDBI Trusteeship Service Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2018
Ref: 2173/ITSL/OPR/2015-16/9194 Dated 6th March, 2018

Dear Sir,

This is with reference to your letter No.2173/ITSL/OPR/2015-16/9194 Dated 6th March, 2018; we hereby submit the Half Yearly reports for the following ISIN: INE140R08031

2. In terms of the provisions of Regulation 52(4) submit the following: -

- Credit rating and change in credit rating (if any); [ICRA] BBB-(stable). There is no change in the credit rating.
- Asset cover Available, in case of non-convertible debt securities: **Not Applicable**
- Debt-equity ratio: **5.80**
- Previous due date for the payment of interest / ~~dividend for non-convertible redeemable preference Shares / repayment of principal of non-convertible preference shares / non-convertible debt securities~~ and whether the same has been paid or not;

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
	Interest	29-12-2017	54,22,603.00	29.12.2017
	Interest	30-03-2018	54,22,603.00	28.03.2018

- A copy of Certificate submitted to stock exchange under regulation 57(1) of the SEBI (LODR) Regulations, 2015. - **Attached**
- Next due date for the payment of interest / ~~dividend of non-convertible preference shares / principal along with the amount of interest /~~ dividend of non-convertible preference shares payable and the redemption amount;

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	29-06-2018	54,22,603
	Interest	28-09-2018	54,22,603



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CIN NO: U67190KA2009PTC049494

- g) Debt service Coverage Ratio: **Not Applicable**
- h) Interest service coverage ratio: **Not Applicable**
- i) Outstanding redeemable Preference shares (quantity and value): **Not Applicable**
- j) Debenture Redemption Reserve (If applicable), as per **Annexure D: Not Applicable**
- k) Net Worth: **Rs.49,12,49,460/-**
- l) Net Profit after Tax: **Rs. (8,00,37,417)/-**
- m) Earnings per share: **Rs. (4.10)/-**

3. In terms of provision of Regulation 56, you are requested to submit the following: -

- a) A copy of the annual report at the same time as it is issued along with a copy of certificate from the listed entity's auditors in respect of utilization of funds during the implementation period of the project for which the funds have been raised:

Provided that in the case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate may be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved. **Attached**

- b) A copy of all notices, resolutions and circulars relating to –
 - I. new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities; **Attached**

On 19th April 2018, Company has issued 2000 Rated Senior Unsecured Transferable Redeemable Principal Protected Market Linked Non-Convertible Debentures of Rs.1,00,000/- (Rupees One Lakh only) each, for cash, at par, in dematerialised form on a private placement basis, in consideration of an aggregate amount of Rs. 20,00,00,000/- (Rupees Twenty Crores Only) to Axis Trustees Services Limited acting in its capacity as the trustee of the IFMR Finance for Freedom Fund V with IFMR FImpact Income Builder Fund.

- II. the meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings; **NIL**



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CIN NO: U67190KA2009PTC049494

c) Intimations regarding:

- I. any revision in the rating; **NIL**
- II. any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
- III. failure to create charge on the assets; **NIL**

d) a half yearly certificate regarding maintenance of 100% Asset cover in respect of listed non-convertible debt securities by either a Practising Company Secretary (PCS) or Practising Chartered Accountants (PCA) along with half yearly financial results- **Not Applicable for NBFC**

4. Information to be submitted to the Debenture holders

In terms of the provisions of the Regulation 58, you are requested to send to the Debenture Holders the following documents and information: -

- a) Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. **NIL**
- b) Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities; **Attached**
- c) Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **NIL**
- d) Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **NIL**

5. Please let us know the names of the Stock Exchanges on which the debentures are listed and also send us a copy of the listing agreement entered into between you and concerned Stock Exchange:

Name of the Stock Exchange: **Bombay Stock Exchange**

Listing Agreement: **Attached**

6. We also request you to provide us BENPOS containing the: - **Attached**

- I. Names of the Debenture Holders/Bond Holders
- II. Full Address of the Debenture Holders/Bond Holders
- III. Email id of each of the Debenture Holders/Bond Holders
- IV. Contact details i.e. Telephone No/Mobile No of each of the Debenture Holders/Bond Holders

Thanking you,
For Chaitanya India Fin Credit Private Limited


Dimple Shah
Company Secretary
ACS No: A36349

