

7642/ITSL/OPR/2018
November 14th, 2018

To,

Chaitanya India Fin Credit Private Limited
No - 145, 2nd Floor, NR Square,
1st Main Road Sirsi Circle, Chamrajpet
Bangalore - 560 018

Kind attn.: Ms. Dimple Shah (Company Secretary)

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, for Debentures issued by Chaitanya India Fin Credit Private Limited, for the half year ended 30th September, 2018.

Dear Madam,

We are acting as Debenture Trustee for the Subordinated Unsecured Redeemable Non-Convertible Debentures issued by Chaitanya India Fin Credit Private Limited ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ("Regulations") we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4) without verification.

Thanking you.

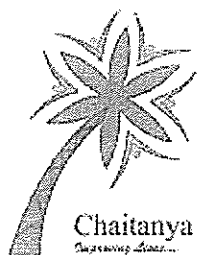
Yours faithfully,

IDBI Trusteeship Services Limited



Authorized Signatory

Encl. As above



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: 13.11.2018

To,
The IDBI Trusteeship Service Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended September 30, 2018

Dear Sir,

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: 5.28
- 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	29.06.2018	54,22,603.00	29.06.2018
	Interest	28.09.2018	54,22,603.00	28.09.2018

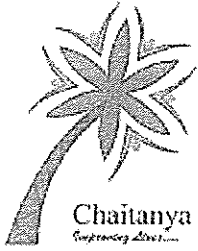
- A copy of Certificate submitted to stock exchange under regulation 57(1) of the SEBI (LODR) Regulations, 2015. - Attached
- Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference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

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	31.12.2018	56,01,370
	Interest	29.03.2019	52,43,836

Regd Office: No-145, 2nd Floor, NR Square, 1st Main Road Sirsi Circle, Chamrajpet, Bangalore- 560018

corporate@chaitanyaindia.in www.chaitanyaindia.in





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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 share (quantity and value): Not Applicable
- j) Debenture Redemption Reserve (If applicable), as per Annexure D: Not Applicable
- k) .Net Worth: Rs.65,94,42,088
- l).Net Profit after Tax: Rs.2,36,77,326
- m). Earnings per share: Rs. 1.09

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: **Attached**

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.

- 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; NIL
 - 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
- 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



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CIN NO: U67190KA2009PTC049494

4. Part – III 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



Regd Office: No-145, 2nd Floor, NR Square, 1st Main Road Sirsi Circle, Chamrajpet, Bangalore- 560018.

corporate@chaitanyaIndia.in www.chaitanyaIndia.in

No.CTL/DEB/18-19/Noting Certificate/1816

November 13, 2018

To Whomsoever It May Concern,

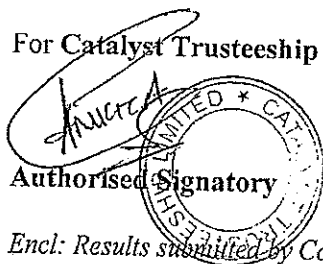
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 **Chaitanya India Fin Credit Private Limited** (“**the Company**”) for the Half year ended September 30, 2018.

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.

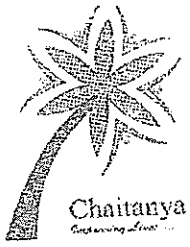
For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company





CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

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Tel: 080-26750010 / 080-26747414, Fax: 080-26736767.

CIN NO: U67190KA2009PTC049494

Date: 13.11.2018

To,
The Catalyst Trusteeship Limited

Sub: Listed NCD - Statutory Compliance Report for the half year ended September 30, 2018
Ref: CTL/MUM/Compliance/Half-Yearly/2018-19/1253 for the half year ended September 30, 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:

Sl.NO	ISINs
1	INE140R07041
2	INE140R07058

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

- a. Un-audited or audited financial results for the half year ended as on September 30, 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
- b. Credit rating and change in credit rating (if any) : There is no change in credit rating

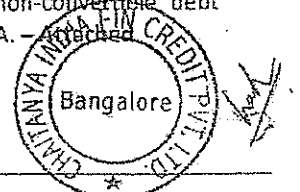
Sl.NO	ISINs	Credit Rating
1	INE140R07041	[ICRA]BBB-(stable)
2	INE140R07058	[ICRA]BBB-(stable)

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

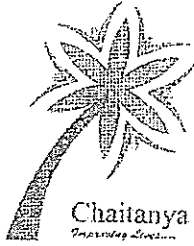
Sl. No	ISIN No	Certificate
1	INE140R07041	Attached
2	INE140R07058	Attached

- d. Debt-equity ratio. 5.28

- e. 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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CIN NO: U67190KA2009PTC049494

- 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. 65,94,42,088
- k. Net Profit after Tax : Rs. 2,36,77,326
- l. Earnings per share : Rs. 1.09

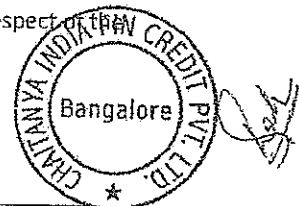
Part II - Information to be submitted to the Debenture Trustee (Regulation 56):

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: - Attached

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.

- 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-NIL
 - 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
- 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 non-convertible debt securities; NIL



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CIN NO: U67190KA2009PTC049494

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: -

- Hard copies of full annual reports to those holders of non-convertible debt securities, who request for the same. NIL
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52, to holders of non-convertible debt securities; Attached
- 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
- 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

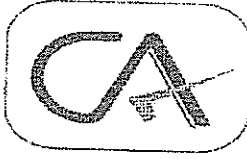
Part – IV Additional Information to be submitted to the Debenture Trustee:

- 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

Company Secretary
Dimple j Shah





M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 0106805

Partners

Ramesh B N (M.No : 015170) Mob: 9448468958

Ashwin B R (M.No : 214199) Mob: 9886115958

Prashanth Karanth (M.No: 214235) Mob: 9886282946

Date: 26/10/2018

Limited Review Report

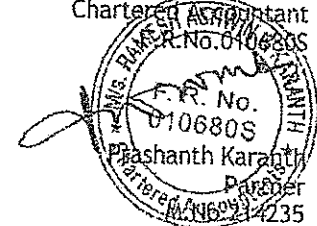
Review Report to The Catalyst Trusteeship Limited

We have reviewed the accompanying statement of unaudited financial results of Chaitanya India Fin Credit Private Limited, having its registered office at No-145, 2nd floor, NR square, 1st main road, Chamrajpet, Mysore road, Bangalore 560018 for the period ended 30/09/2018. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors/committee of Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, Engagements to Review Financial Statements 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 financial statements are 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Listing Agreement for debt securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters."

For Ramesh Ashwin & Karanth,
Chartered Accountant



#37/E, 2nd Floor, Beside Surana College, South End Road, South End circle, Basavanagudi,
Bangalore - 560 004, Phone: 080 - 40918409. Email: rakca2004@gmail.com

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
Balance Sheet as at 30th Sep, 2018

Particulars	Note	As at	As at
		30th September 2018	30th September 2017
I. EQUITY AND LIABILITIES			
1 Shareholder's Funds			
(a) Share Capital	1	35,73,14,183	20,71,36,070
(b) Reserves and Surplus	2	29,21,27,503	76,46,57,021
2 Share application money pending allotment		-	19
3 Non-Current Liabilities			
(a) Long-term borrowings	3	3,12,86,93,094	2,42,79,38,871
(b) Sub Debt	4	35,00,00,000	25,00,00,000
(c) Long term provisions	5	-	-
4 Current Liabilities			
(a) Short Term Borrowings	6	99,431	-
(b) Trade payables	7	18,12,74,749	1,52,92,628
(c) Other current liabilities	8	3,07,89,046	1,70,04,565
(d) Short-term provisions	9	21,00,24,019	14,95,90,929
Total		4,56,03,23,327	3,34,16,19,923
II. Assets			
1 Non-current assets			
(a) Fixed assets	10		
(i) Tangible assets		2,66,71,266	2,11,34,825
(ii) Intangible assets		12,73,037	13,21,956
(b) Deferred tax assets (Net)		4,38,28,937	3,59,76,758
(c) Long term loans and advances	11	1,15,98,053	79,32,618
(d) Other non-current assets	12	22,34,69,996	19,75,64,761
2 Current assets			
(a) Current investments	13	13,50,00,000	7,00,00,000
(b) Cash and cash equivalents	14	36,62,77,198	8,12,01,823
(c) Short-term loans and advances	15	3,57,48,49,853	2,84,34,72,384
(d) Other current assets	16	17,73,54,983	9,30,14,788
Total		4,56,03,23,327	3,34,16,19,923

Place: Bangalore
 Date: 29th Oct 2018

For and on behalf of the board
 For CHAITANYA INDIA FIN CREDIT PVT. LTD.

[Signature]
 Anand Rao
 Joint Managing Director
 DIN: 01713587

[Signature]
 Samit S. Shetty
 Managing Director
 DIN: 02573018



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
Profit and loss statement for the year ended 30th Sep, 2018

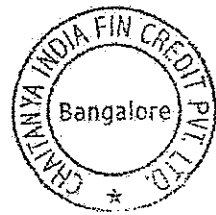
Particulars	Note No.	As at	As at
		30th September 2018	30th September 2017
I. Revenue from operations	17	47,57,48,907	30,37,09,673
II. Other Income	18	1,57,02,343	2,44,55,387
III. Total Revenue (I + II)		49,14,51,250	32,81,64,460
IV. Expenses:			
Employee benefit expense	19	15,96,99,457	13,00,37,807
Financial costs	20	22,31,05,339	17,46,77,792
Depreciation and amortization expense	10	52,83,534	52,34,394
Administrative & Other expenses	21	6,92,36,402	5,22,13,027
Bad Debts Written off		1,08,56,131	-
Provision for Loan Assets as Per RBI Guidelines		(56,79,050)	6,70,31,538
Total Expenses		46,24,99,815	42,91,94,659
V. Profit before exceptional and extraordinary items and tax	(III - IV)	2,89,51,435	(10,10,30,198)
VI. Exceptional Items			
VII. Profit before extraordinary items and tax (V - VI)		2,89,51,435	(10,10,30,198)
VIII. Extraordinary Items			
IX. Profit before tax (VII - VIII)		2,89,51,435	(10,10,30,198)
X. Tax expense:			
(1) Current tax		28,86,000	-
(2) Deferred tax		23,83,109	(2,15,36,399)
XI. Profit/(Loss) from the period from continuing operations	(VII-VIII)	2,36,77,326	(7,94,93,799)
XII. Profit/(Loss) from discontinuing operations		-	-
XIII. Tax expense of discounting operations		-	-
XIV. Profit/(Loss) from Discontinuing operations (XII - XIII)			
XV. Profit/(Loss) for the period (XI + XIV)		2,36,77,326	(7,94,93,799)
XVI. Earning per equity share (Not Annualised)			
(1) Basic		1.09	(4.34)
(2) Diluted		1.09	(4.34)

Place: Bangalore
Date: 29th Oct 2018

For and on behalf of the board
For CHAITANYA INDIA FIN CREDIT PVT. LTD.

(Signature)
Anand Rao
Joint Managing Director
DIN: 01713987

(Signature)
Sanjit S. Shetty
Managing Director
DIN: 02573018



CHAITYANYA INDIA FIN CREDIT PRIVATE LIMITED

Cash Flow Statement

Particulars	For the Period Ended 30.09.2018		For the Period Ended 30.09.2017	
	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
A CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit Before Tax		2,89,51,435		(10,10,30,198)
Adjustments for:				
Add: Depreciation	52,91,554		52,34,395	
Dividend Income	(39,09,075)		(80,92,364)	
Interest & Finance Charges Paid	22,31,09,339	22,45,33,758	17,48,77,792	17,18,19,322
Operating Profit before Working Capital Changes		25,35,35,233		7,07,89,624
Adjustments for:				
Decrease/(Increase) in Cash Margin & Deposits	(12,21,37,316)		71,36,979	
Decrease/(Increase) in Loans & Advances	(46,95,05,519)		(72,66,59,305)	
Decrease/(Increase) in Other Current Assets	19,22,94,151		(47,73,061)	
Increase/(Decrease) in Payables & Others	(54,51,20,370)	(1,61,92,12,756)	30,51,98,555	(41,91,25,839)
Cash generated from operations		(1,36,66,83,524)		(54,63,36,211)
Income Tax paid		11,12,800		2,15,36,399
Net Cash flow from Operating activities		(1,36,67,95,324)		(32,67,99,812)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(1,18,04,258)		(46,05,722)	
Sale of Fixed Asset	1,35,758		-	
(Increase)/Decrease in Current Investments	(13,50,00,092)		-	
Dividend Income	38,03,075		80,92,364	
Net Cash used in Investing activities		(14,26,61,927)		34,86,643
C CASH FLOW FROM FINANCING ACTIVITIES				
(Decrease)/Increase in Borrowings	5,65,87,52,109		2,21,76,352	
Increase in Share Capital	15,00,00,000		1,42,20,406	
Increase/(Decrease) in Share Premium	(54,34,700)		5,57,79,581	
(Increase)/(Decrease) in Share Application Money	-		29	
Interest & Finance Charges paid	(22,51,05,239)		(17,46,77,792)	
Net Cash used in financing activities		1,58,01,52,070		(7,25,01,440)
Net Increase in cash & Cash Equivalents		7,05,03,626		(89,58,14,609)
Cash and Cash equivalents Opening Balance		29,57,73,378		36,85,52,832
Cash and Cash equivalents Closing Balance		36,52,77,138		15,12,01,823
Cash & Cash Equivalents				
Cash in Hand		As on 30.09.2018		As on 30.09.2017
Cash at Bank		21,95,554		91,28,344
Current Investment in Debt Funds		34,49,81,154		7,20,72,475
Cash & Cash equivalents as stated		36,52,77,138		7,00,00,000
				15,12,01,823

Place, Bangalore
Date: 29th Oct 2018

For and on behalf of the board
For CHAITANYA INDIA FIN CREDIT PVT. LTD.

Anand Rao
Joint Managing Director
DIN: 01213957

Smit S. Shetty
Managing Director
DIN: 02573933



CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
Notes to Balance Sheet

Particulars	As at 30th September 2018	As at 30th September 2017
Note : 1 Share Capital		
AUTHORISED SHARE CAPITAL :		
As at the beginning of the period (2,50,00,000 Equity Shares of Rs. 10/- each)	25,00,00,000	25,00,00,000
Add: Increased during the period As at the end of the period (4,30,00,000 Equity Shares of Rs. 10/- each)	18,00,00,000 43,00,00,000	- 25,00,00,000
ISSUED, SUBSCRIBED & PAID UP CAPITAL :		
(a) Equity Share Capital		
As at the beginning of the period (2,17,31,418 Equity Shares of Rs. 10 each fully paid up)	21,73,14,180	20,71,36,070
Add: Issued during the period As at the end of the period (2,17,31,418 Equity Shares of Rs. 10 each fully paid up)	- 21,73,14,180	- 20,71,36,070
(b) Preference Share Capital		
As at the beginning of the period	-	-
Add: Issued during the period As at the end of the period (1,50,00,000 Preference Shares of Rs. 10 each fully paid up)	15,00,00,000 15,00,00,000	- -
	36,73,14,180	20,71,36,070
Note : 2 Reserve & Surplus		
Share Premium Account		
As at the beginning of the period	29,83,98,427	23,27,96,970
Less: Capitalised share issue expenses As at the end of the period	(54,84,700) 29,29,13,727	5,57,79,581 28,55,76,551
Statutory Reserve		
As at the beginning of the period	1,14,19,250	1,14,19,250
Add: Transferred from Profit & Loss Account As at the end of the period	- 1,14,19,250	- 1,14,19,250
Balance as per Profit & Loss Account		
As at the beginning of the period	(3,58,82,355)	4,41,55,019
Add: Profit for the Year	2,38,77,326	(7,94,93,798)
Less: Transferred to Statutory Reserve during the year As at the end of the period	(1,22,05,069) [1,22,05,069]	(3,53,39,781) (3,53,39,781)
	29,21,27,908	26,66,57,021
Note : 3 Long-Term Borrowings		
A) Secured Loans		
Term Loans from Banks	78,17,05,268	52,49,48,538
Term Loans from Financial institutions	1,30,75,86,957	1,05,74,19,110
Vehicle Loans from Banks	9,34,176	4,37,893
	2,09,02,26,431	1,58,28,05,540
Non Convertible Debenture	98,43,00,000	78,43,00,000
B) Unsecured Loans		
Term Loan from Financial Institutions	41,66,663	2,08,33,331
Term Loan from Financial Institutions (NCD)	5,00,00,000	5,00,00,000
	3,12,86,93,094	2,43,79,88,871

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Note : 4 Sub Debt		
Sub Debt from Financial Institutions	15,00,00,000	5,00,00,000
Sub Debt from Financial Institutions (NCD)	20,00,00,000	23,00,00,000
	<u>25,00,00,000</u>	<u>25,00,00,000</u>
Note : 5 Long Term Provisions		
For Other	-	-
Contingent Provision Against Standard Assets (Long Term)	-	-
	<u>-</u>	<u>-</u>
Note : 6 Short Term Borrowings		
Secured Borrowings	-	-
Cash Credit account	99,431	-
	<u>99,431</u>	<u>-</u>
Note : 7 Trade Payable		
Payables for Buyout and Securitization	18,11,02,649	1,50,21,110
Payable to Others	1,72,100	2,71,518
	<u>18,12,74,749</u>	<u>1,52,92,628</u>
Note : 8 Other Current Liabilities		
Interest Accrued but not due on Borrowings	1,38,64,206	96,61,393
Statutory Payables	1,02,76,104	72,95,743
Payables towards expenses	66,49,636	47,250
	<u>3,07,89,946</u>	<u>1,70,04,385</u>
Note : 9 Short-Term Provisions		
Provision for Employee Benefits	1,43,34,978	1,54,96,421
Insurance Claim Payable	10,64,852	22,91,630
Provision for Loan loss	14,65,99,087	10,12,86,073
Insurance Premium Payable	1,15,35,486	55,25,892
Expenses Payable	28,61,747	31,62,040
Securitisation Expenses Payable	7,16,624	15,000
Interest Payable on NCD	3,20,41,759	2,15,22,996
Deferred Income on Securitisation	8,39,486	2,90,877
	<u>21,00,24,019</u>	<u>14,95,80,929</u>
Note : 11 Long-Term Loans & Advances		
Secured Loans & Advances	78,53,647	59,92,411
Unsecured Loans & Advances	37,44,405	-9,40,207
	<u>1,15,98,053</u>	<u>79,32,618</u>
Note : 12 Other Non Current Assets		
Cash Margins with Banks	11,11,48,094	10,10,59,514
Cash Margin with Financials Institutions	10,67,77,545	8,13,27,630
Other Deposit	55,44,357	51,67,617
	<u>22,34,69,996</u>	<u>18,75,54,761</u>
Note : 13 Current Investment		
Mutual Funds	13,50,00,000	7,00,00,000
	<u>13,50,00,000</u>	<u>7,00,00,000</u>
Note : 14 Cash & Bank balances		
Cash In Hand	21,95,924	91,29,344
Cash at Bank	36,40,81,264	7,20,72,479
	<u>38,62,77,198</u>	<u>8,12,01,823</u>
Note : 15 Short-term Loans & Advances		
Secured Loans & Advances	50,058	38,41,052
Unsecured Loans & Advances	3,57,47,99,760	2,83,96,31,332
	<u>3,57,48,49,858</u>	<u>2,84,34,72,384</u>

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Note : 16 Other Current Assets		
Interest Accrued on Loan Portfolio	2,55,65,642	27,32,399
Prepaid Expenses	45,14,786	77,02,336
Advance Income Tax	11,12,800	14,87,835
Income Tax paid under dispute	18,50,848	-
TDS Receivable	15,40,482	2,09,925
Retention Money	11,12,99,697	4,53,72,840
Other Receivable	67,12,073	1,26,31,334
Advance EMI On Term Loan	85,33,334	85,33,334
Interest Accrued but not due	56,32,750	54,56,193
Insurance Claim Receivable	1,09,92,559	89,28,060
	<u>17,79,54,982</u>	<u>9,30,14,798</u>

CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED
Notes to Statement of Profit and Loss

Particulars	As at	As at
	30th September 2018	30th September 2017
Note : 17 Operating Income		
Interest Received from Customers	40,68,37,901	27,84,51,697
Loan Processing Fees	3,86,32,379	2,45,50,955
Securitization Income	1,57,70,595	6,66,421
Service Fees Received - BC	1,44,58,032	-
	<u>47,57,48,907</u>	<u>30,97,09,073</u>
Note : 18 Other Incomes		
Income from Mutual fund Investment	38,03,075	83,93,584
Interest on FD	63,75,114	75,63,912
Loan Processing Fees from employee loan	23,120	9,500
Interest on employee loan	3,58,958	1,53,314
Service Fees Received	22,55,914	83,22,959
Training & Support Fees Received	26,578	-
Bad Debts Recovered	2,87,807	-
Gain on sale of assets	87,742	-
Other Income	24,44,034	3,13,298
	<u>1,57,02,343</u>	<u>2,44,55,387</u>
Note : 19 Employees Remuneration & benefits		
Salary, Wages, Allowances & other Benefits	11,43,45,860	10,20,18,537
Directors Remuneration	39,80,000	35,00,000
Accidental & Medical Insurance	8,79,865	6,93,128
P. F., ESI & Other Contribution	1,35,56,784	1,19,49,006
Gratuity Paid	30,00,000	30,00,000
Exgratia Paid	1,29,59,768	52,08,010
Bonus Paid	64,34,220	23,43,080
Staff Welfare Expenses	44,92,760	12,26,154
	<u>15,96,99,457</u>	<u>13,00,37,907</u>
Note : 20 Financial Cost		
Bank Charges	16,28,355	8,12,250
Interest Paid on Term & Other Loans	12,92,42,154	12,35,14,091
Interest Paid on NCDs	8,24,55,608	4,37,01,032
Loan Processing Charges	8,56,567	2,31,510
NCD Expenses	14,55,015	33,94,159
Processing Fees Paid	74,67,630	28,24,750
	<u>22,31,05,339</u>	<u>17,46,77,792</u>

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Note : 21. Administrative & Other Expenses

Rent	81,17,657	62,14,825
Tour & Travelling Exp.	29,07,409	21,52,556
Printing & Stationary	37,38,133	34,57,251
Director's Sitting Fees	2,10,000	2,60,000
Books, News Papers & Periodicals	88,527	1,16,248
Meeting & Training Exps	58,19,131	24,90,892
Telephone & Internet Charges	43,30,278	42,12,092
Electricity Charges	10,56,369	8,05,590
Postage & Courier Charges	3,42,169	2,36,650
Vehicle Running & Maintenance	52,42,918	21,65,862
Repairs & Maintenance	2,62,811	1,03,514
Commission & Brokerage Paid	51,891	5,000
Membership Fee & Subscription	13,63,032	11,11,942
Rates & Taxes	4,30,217	1,87,575
Professional Charges	29,45,240	16,78,367
Profession Tax Paid	2,89,800	2,88,000
Water Charges	8,55,396	6,66,413
Conveyance Exp.	2,51,58,917	1,90,37,247
Business Promotion Expenses	2,42,396	4,35,426
Insurance Paid	3,45,059	2,02,173
Office & General Exp.	18,61,429	11,21,962
Recruitment Exps.	2,07,870	1,75,054
Repairs & Maintenance of Computers	1,80,467	96,899
Service Tax Paid	-	3,00,423
GST Expense	33,90,183	18,19,529
Auction Related Expenses	50,838	48,666
Rent Paid for Server Hosting	17,53,665	19,72,080
	<u>6,92,36,403</u>	<u>5,22,13,027</u>

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CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

NOTES FORMING PART OF BALANCE SHEET AS AT 30.09.2018

Particulars	Rate of Depreciation	Gross Block				Depreciation				Net Block	
		Cost as on 01.04.2018	Additions During the Period	Deductions During the Period	Cost as at 30.09.2018	Provision upto 31.03.2018	Provision for the Period	Provision upto 30.09.2018	As at 30.09.2018	As at 31.03.2018	
Intangible Assets											
Computer Software	63.16%	47,87,703	7,91,950	-	55,79,653	38,59,865	4,46,751	43,06,616	12,73,037	9,27,838	
Total Intangible Assets		47,87,703	7,91,950	-	55,79,653	38,59,865	4,46,751	43,06,616	12,73,037	9,27,838	
Tangible Assets											
Computers	63.16%	2,01,99,856	67,88,004.00	-	2,69,87,860	1,55,37,852	23,16,564	1,78,54,416	91,33,444	46,62,004	
UPS	25.89%	31,87,635	2,84,303.00	-	34,71,938	14,89,143	2,43,783	17,32,926	17,39,012	16,98,492	
Furniture & Fixtures	25.89%	1,15,68,779	10,28,349.00	-	1,25,97,128	58,55,845	7,93,715	66,49,560	59,47,568	57,12,934	
Office Equipments	45.07%	-7,04,509	36,353.00	-	8,31,072	6,11,872	42,750	6,54,622	1,76,450	1,82,637	
Electrical Equipments	45.07%	-	10,468.00	-	10,468	-	840	840	9,628	-	
Motor Car	31.23%	1,23,09,466	18,86,501.00	1,36,258	1,40,39,709	64,97,262	10,33,627	75,30,889	65,08,820	58,12,201	
Motor Bike	25.89%	1,99,241	-	-	1,99,241	1,34,030	9,465	1,42,195	56,746	65,211	
Godrej Safe	25.89%	37,12,657	9,95,120.00	-	47,17,773	12,23,139	3,95,035	16,18,174	30,89,599	24,99,518	
Total Tangible Assets		5,19,82,242	1,10,09,308	1,36,258	6,28,55,188	3,13,49,143	49,34,779	3,61,83,922	2,66,71,266	2,06,32,999	
Total		5,67,69,945	1,18,01,258	1,36,258	6,84,34,841	3,52,09,008	52,81,530	4,04,90,538	2,79,44,303	2,15,60,837	

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