



# CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Registered Office: # 145, 2nd Floor, NR Square, 1st Main Road, Sirsi Circle, Chamrajpet, Bangalore - 560018

Tel: 080-26750010, 080-26756767

CIN NO: U67190KA2009PTC049494

Date: 06.11.2019

To,  
Corporate Relationship Department  
Bombay Stock Exchange  
1<sup>st</sup> Floor, New Trading Ring  
Rotunda Building, P J Towers  
Dalal Street, Fort  
Mumbai-400001

**Subject: Intimation under Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir,

In Compliance with Regulation 51 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the clause on Call option is amended whereby Company will not be exercising its Call Option on the Exercise Date/ Call Option Date being November 6, 2020 for the below Mentioned Non-Convertible Debenture:

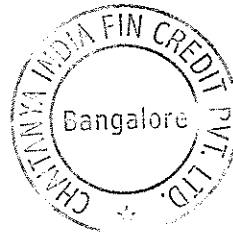
ISIN	INE140R07074
Description	Secured Rated Listed Redeemable Non-Convertible debentures issued on private placement basis of Rs.10,00,000/- each fully paid up.
Quantity	440

This is for your information and records

Thanking you,  
Yours faithfully,

**For Chaitanya India Fin Credit Pvt Ltd.**

Dimple Shah  
Company Secretary  
ACS No: A36349



Place: Bangalore

**Attached:** Copy of Letter from Company intimating the Debenture holders and Debenture Trustee for waiving the Call Option



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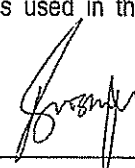
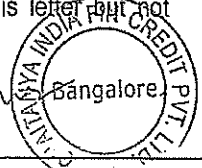
October 28, 2019

1. **Catalyst Trusteeship Limited ("Debenture Trustee")**  
GDA House, First Floor,  
Plot No. 85, S. No. 94 & 95,  
Bhusari Colony (Right), Kothrud,  
Pune, Maharashtra- 411038  
Kind Attn: Mr. Umesh Salvi
2. **Japan ASEAN Women Empowerment Fund**  
c/-BlueOrchard Finance Ltd  
29 Chavchavadze Avenue,  
0179 Tbilisi, Georgia, 6th Floor  
Kind Attn: Operations Department (client@blueorchard.com)
3. **Microfinance Initiative For Asia (MIFA), Debt Fund**  
c/-BlueOrchard Finance Ltd  
29 Chavchavadze Avenue,  
0179 Tbilisi, Georgia, 6th Floor  
Kind Attn: Operations Department (client@blueorchard.com)

Dear Sir / Madam,

**Re: Issuance of 440 (Four Hundred and Forty) secured rated listed redeemable transferable non-convertible debentures having a face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each aggregating to Rs. 44,00,00,000/- (Rupees Forty Four Crores only) by Chaitanya India Fin Credit Private Limited (the "Company") bearing ISIN: INE140R07074 ("Issue")**

1. We refer to the issuance of secured, rated, listed, redeemable non-convertible debentures aggregating up to Rs. 44,00,00,000/- (Rupees Forty Four Crores only) ("Debentures") by the Company, in dematerialised form on a private placement basis to Japan ASEAN Women Empowerment Fund and Microfinance Initiative For Asia (MIFA), Debt Fund bearing ISIN: INE140R07074 (collectively "Debenture Holders").
2. We also refer to the information memorandum dated October 30, 2018 issued by the Company containing the brief terms upon which the Debentures were issued ("Information Memorandum"), the debenture trust deed dated October 30, 2018 executed by and between the Company and Catalyst Trusteeship Limited, acting in the capacity of a debenture trustee ("Debenture Trustee") in relation to the issuance of the Debentures ("Debenture Trust Deed"), and all other Transaction Documents executed in relation to the Debentures. Capitalised terms used in this letter are not

**Head Office : # 98, Third Floor, Sirsi Circle, Mysore Road, Chamrajpet, Bangalore - 560018**  
corporate@chaitanyaindia.in www.chaitanyaindia.in



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Tel: 080-26750010, 080-26756767

CIN NO: U67190KA2009PTC049494

defined herein shall have the meaning assigned to such terms in the Debenture Trust Deed.

3. We understand that under Clause 2.10(ii) of the Debenture Trust Deed, the Company is vested with a Call Option to redeem all the Debentures held by the Debenture Holder(s) on the Exercise Date / Call Option Date being November 6, 2020.
4. Pursuant to our earlier discussions with the Debenture Trustee and the Debenture Holders, we hereby acknowledge that we will not be exercising our Call Option on the Exercise Date / Call Option Date being November 6, 2020.

Yours truly

FOR CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED

Authorized Signatory

Name: Rajitha Uday

Designation: Head – Debt Fund Raising





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CIN NO: U67190KA2009PTC049494

Date: 06.11.2019

To,  
Corporate Relationship Department  
Bombay Stock Exchange  
1<sup>st</sup> Floor, New Trading Ring  
Rotunda Building, P J Towers  
Dalal Street, Fort  
Mumbai-400001

**Subject: Intimation under Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir,


In Compliance with Regulation 51 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the clause on Put option is amended whereby Debenture Holder has intimated the Company and the Debenture Trustee that they will not be exercising their Put Option on the Exercise Date/ Put Option Date being November 6, 2020 for the below Mentioned Non-Convertible Debenture:

ISIN	INE140R07074
Description	Secured Rated Listed Redeemable Non-Convertible debentures issued on private placement basis of Rs.10,00,000/- each fully paid up.
Quantity	440

This is for your information and records

Yours faithfully,

**For Chaitanya India Fin Credit Pvt Ltd.**

  
Dimple Shah  
Company Secretary  
ACS No: A36349



Place: Bangalore

**Attached-** Letter from Debenture Holders for waiving off Put Option Clause

October 28, 2019

1. **Catalyst Trusteeship Limited ("Debenture Trustee")**  
GDA House, First Floor,  
Plot No. 85, S. No. 94 & 95,  
Bhusari Colony (Right), Kothrud,  
Pune, Maharashtra- 411038  
Kind Attn: Mr. Umesh Salvi
2. **Chaitanya India Fin Credit Private Limited ("Company")**  
#98, 3<sup>rd</sup> Floor, Sirsi Circle, Mysore Road,  
Chamrajpet, Bangalore - 560018

Dear Sir / Madam,

**Re: Issuance of 440 (Four Hundred and Forty) secured rated listed redeemable transferable non-convertible debentures having a face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each aggregating to Rs. 44,00,00,000/- (Rupees Forty Four Crores only) by Chaitanya India Fin Credit Private Limited (the "Company") bearing ISIN: INE140R07074 ("Issue")**

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1. We refer to the issuance of secured, rated, listed, redeemable non-convertible debentures aggregating upto Rs. 44,00,00,000/- (Rupees Forty Four Crores only) ("**Debentures**") by the Company, in dematerialised form on a private placement basis to Japan ASEAN Women Empowerment Fund and Microfinance Initiative For Asia (MIFA), Debt Fund bearing ISIN: INE140R07074 (collectively "**Debenture Holders**").
2. We also refer to the information memorandum dated October 30, 2018 issued by the Company containing the brief terms upon which the Debentures were issued ("**Information Memorandum**"), the debenture trust deed dated October 30, 2018 executed by and between the Company and Catalyst Trusteeship Limited, acting in the capacity of a debenture trustee ("**Debenture Trustee**") in relation to the issuance of the Debentures ("**Debenture Trust Deed**"), and all other Transaction Documents executed in relation to the Debentures. Capitalised terms used in this letter but not defined herein shall have the meaning assigned to such terms in the Debenture Trust Deed.
3. We understand that under Clause 2.10(i) of the Debenture Trust Deed and Clause 5.23 (*Issue Details*) of the Information Memorandum, the Debenture Holder(s) are vested with a Put Option requiring the Company to redeem all the Debentures held by the Debenture Holder(s) on the Exercise Date / Put Option Date being November 6, 2020.
4. Pursuant to our earlier discussions with the Company, we hereby acknowledge that we will not exercise our Put Option on the Exercise Date / Put Option Date being November 6, 2020.

Yours truly  
FOR JAPAN ASEAN WOMEN EMPOWERMENT FUND



Ekaterine Megutnishvili

Authorized Signatory



Tamar Kareli

Authorized Signatory

October 28, 2019

1. **Catalyst Trusteeship Limited ("Debenture Trustee")**  
GDA House, First Floor,  
Plot No. 85, S. No. 94 & 95,  
Bhusari Colony (Right), Kothrud,  
Pune, Maharashtra- 411038  
Kind Attn: Mr. Umesh Salvi
2. **Chaitanya India Fin Credit Private Limited ("Company")**  
#98, 3<sup>rd</sup> Floor, Sirsi Circle, Mysore Road,  
Chamrajpet, Bangalore - 560018


Dear Sir / Madam,

**Re: Issuance of 440 (Four Hundred and Forty) secured rated listed redeemable transferable non-convertible debentures having a face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each aggregating to Rs. 44,00,00,000/- (Rupees Forty Four Crores only) by Chaitanya India Fin Credit Private Limited (the "Company") bearing ISIN: INE140R07074 ("Issue")**

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2. We also refer to the information memorandum dated October 30, 2018 issued by the Company containing the brief terms upon which the Debentures were issued ("**Information Memorandum**"), the debenture trust deed dated October 30, 2018 executed by and between the Company and Catalyst Trusteeship Limited, acting in the capacity of a debenture trustee ("**Debenture Trustee**") in relation to the issuance of the Debentures ("**Debenture Trust Deed**"), and all other Transaction Documents executed in relation to the Debentures. Capitalised terms used in this letter but not defined herein shall have the meaning assigned to such terms in the Debenture Trust Deed.
3. We understand that under Clause 2.10(i) of the Debenture Trust Deed and Clause 5.23 (*Issue Details*) of the Information Memorandum, the Debenture Holder(s) are vested with a Put Option requiring the Company to redeem all the Debentures held by the Debenture Holder(s) on the Exercise Date / Put Option Date being November 6, 2020.
4. Pursuant to our earlier discussions with the Company, we hereby acknowledge that we will not exercise our Put Option on the Exercise Date / Put Option Date being November 6, 2020.

Yours truly  
FOR MICROFINANCE INITIATIVE FOR ASIA (MIFA), DEBT FUND



Ekaterine Megutnishvili

Authorized Signatory



Tamar Kareli

Authorized Signatory





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Tel: 080-26750010, 080-26756767

CIN NO: U67190KA2009PTC049494

Date: 12.12.2019

To,  
Bombay Stock Exchange  
25, P J Towers  
Dalal Street,  
Mumbai-400001

**Subject: Intimation of Notice for Exercise of Call Option in Respect of ISIN: INE140R07041**

Dear Sir,

In Compliance with Regulation 51 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the Company has decided to exercise the Call option on the below mentioned security by giving 30 days' Notice on 6<sup>th</sup> December 2019 as required under Debenture Trust Deed.

ISIN	INE140R07041
Description	Secured Rated Listed Senior Redeemable Taxable Transferable Non-Convertible Debentures Series -1
Quantity	2043
Call Option Date	06/01/2020

We request you to take the above on record and treat the same as compliance under the applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Thanking you,  
Yours faithfully,

For Chaitanya India Fin Credit Pvt Ltd.

Dimple Shah  
Company Secretary  
ACS No: A36349



Bindu Amulya Apartment Flat No.408,  
4th Floor, Anajananagar Bangalore 560091

**Attached:** Letter intimating the Debenture Trustee and the Debenture Holder for exercising the Call Option



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Tel: 080-26750010, 080-26756767

CIN NO: U67190KA2009PTC049494

Date: December 6, 2019

To,

- a. Catalyst Trusteeship Limited ('Debenture Trustee')

Windsor, 6<sup>th</sup> Floor, Office No 604  
CST Raoad, Kalina Santacruz (East)  
Mumbai-4000098

Microbuild I, BV  
Nachtwachtlaan 20, 6<sup>th</sup> Floor  
Amsterdam 1058EA, The Netherlands

## Sub.: Exercise of Call Option

**Ref.:** NCDs issued by Chaitanya India Fin Credit Private Limited ('Company') bearing ISIN INE140R07041

Dear Freck,

We refer to the Debenture Trust Deed dated November 19, 2016 for the above mentioned NCDs. Pursuant to the Call Option available to us vide **Para 2.10 (b) Call Option**, we hereby give notice that we are exercising our Call Option to redeem all outstanding debentures (2043 units having face value of INR 1,00,000 each) amounting to INR 20,43,00,000 on the upcoming Exercise Date on January 6, 2020.

For Chaitanya India Fin Credit Pvt Ltd

S. K. Seth

Authorised Signatory





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CIN NO: U67190KA2009PTC049494

20<sup>th</sup> December 2019

To,  
Bombay Stock Exchange Limited,  
P.J. Towers,  
Dalal Street,  
Mumbai – 400 001

Dear Sir,

**Sub.: Change of name of Registrar & Share Transfer Agent (RTA) of the Company from Karvy Fintech Private Limited to KFIN TECHNOLOGIES PRIVATE LIMITED**

**Ref: Regulation 51 of SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

The Company has been informed by Karvy Fintech Private Limited, Registrar and Transfer Agent that their name has been changed to KFin Technologies Private Limited with effect from 5th December 2019. You are requested to take note of the same and update the name of "KFin Technologies Private Limited" as the RTA of the Company, in your records.

Thanking You,  
For Chaitanya India Fin Credit Private Limited



Dimple J Shah  
Company Secretary  
ACS No.: A36349  
Bindu Amulya Apartment Flat No.408,  
4th Floor, Anajananagar Bangalore 560091

Place: Bangalore



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Tel: 080-26750010, 080-26756767

CIN NO: U67190KA2009PTC049494

Date: 23.01.2020

To,  
BSE Limited  
1<sup>st</sup> Floor, New Trading Ring  
Rotunda Building, P J Towers  
Dalal Street, Fort  
Mumbai-400001

**Subject: Credit Rating Revision**

Dear Sir,

Pursuant to Regulation 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, kindly note that ICRA Limited (ICRA) has revised the ratings assigned to various instruments / bank facilities of the Company from [ICRA] BBB- (Stable) to [ICRA] BBB (outlook: positive):

Facilities	Revised Rating
Long-Term Rating for Bank Facilities	[ICRA] BBB (outlook: positive)
Market Linked Debentures	[ICRA] BBB (outlook: positive)
Subordinated Debt	[ICRA] BBB (outlook: positive)
Non-Convertible Debentures	[ICRA] BBB (outlook: positive)

This is for your information and records

Thanking you,  
Yours faithfully,

**For Chaitanya India Fin Credit Private Limited**

Dimple J shah  
Company Secretary  
ACS: A36349  
eCSIN: EA036349A000113206  
Bindu Amulya Apartment Flat No.408,  
4th Floor, Anajanagar Bangalore 560091



Place: Bangalore