



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: 14.11.2017

To,
The Catalyst Trusteeship Limited

Sub: Listed NCD - Statutory Compliance Report for the half year ended September 30, 2017
Ref: CTL/MUM/Compliance/Half-Yearly/2017-18/269 dated 28th September 2017

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, 2017 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: **5.70**

- 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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- 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. 47,17,93,109**
- k. Net Profit after Tax : **Rs. (7,94,93,799)**
- l. Earnings per share : **Rs. (8.65)**

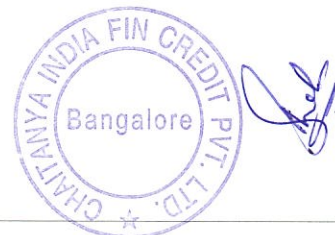
Part II - Information to be submitted to the Debenture Trustee (Regulation 56):

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 the non-convertible debt securities; **NIL**
 - III. failure to create charge on the assets; **NIL**



Regd Office: No-312, 14-P, Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd Stage, Bangalore- 560085.

corporate@chaitanyaIndia.in, www.chaitanyaIndia.in



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- 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



Half-Yearly Compliance - Listed NCDs - Statement on ISIN, payment on due dates, Credit rating & DRR Requirement

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 last half-year ending Sept 30, 2017				Details of redemption & payment of interest due in the next half-year i.e. 01.10.2017 - 31.03.2018				Details of Debenture Redemption Reserve (if applicable)				Change in Credit Rating during Half Year ended Sept 30, 2017
							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 Sep 30, 2017 (Rs Crore)	Funds invested for debentures maturing this year	Credit Rating Agency & Rating as on September 30, 2017	
1	CL/MUM/17-18/DEB/67	12-Jun-17	INE140R07058	25.00	Listed	Secured	NA	NA	NA	NA	Nil	Interest	29-12-2017	164,31,018.49	NA	NA	NA	[ICRA]BBB-(stable)	No
2	CL/MUM/16-17/DEB/334	27-Oct-16	INE140R07041	20.43	Listed	Secured	Interest	05-04-2017 05-07-2017	69,51,797.00 70,29,039.00	04-04-2017 04-07-2017	Nil	Interest	05-10-2017 05-01-2018	71,06,282.00 71,06,282.00	NA	NA	NA	[ICRA]BBB-(stable) [ICRA]BBB-(stable)	No No

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





M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 010680S

Partners

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

Ashwin B R (M.No : 214199) Mob: 9886415958

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

Date: 25-10-2017

To
Catalyst Trusteeship Ltd.
Office No. 83-87, 8th floor,
Mittal tower, B Wing,
Nariman Point, Mumbai - 21

Dear Sir,

THIS IS TO CERTIFY THAT Chaitanya India Fin Credit Pvt Ltd bearing CIN: U67190KA2009PTC049494 having registered office No 312, 14-P, Skyline Surabhi Apartments, Banashankari 3rd Stage, Bangalore - 560085 has utilized proceeds raised through issue of 13.80% Non-Convertible debentures for fulfilling funding requirements and diversifying funding sources of the Company as mentioned in the information Memorandum dated 19th November 2016. Detail whereof is given below:

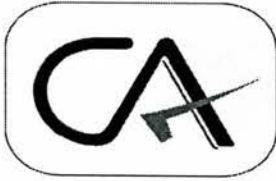
Given and issued at Bangalore this 25th day of October, 2017.

For Ramesh Ashwin & Karanth,
Chartered Accountants
F.R.No.010680S



Prashanth Karanth
Partner
M.No.214235

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



M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

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Partners

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

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Date: 25-10-2017

To

Catalyst Trusteeship Ltd.

Office No. 83-87, 8th floor,

Mittal tower, B Wing,

Nariman Point, Mumbai - 21

Dear Sir,

THIS IS TO CERTIFY THAT Chaitanya India Fin Credit Pvt Ltd bearing CIN: U67190KA2009PTC049494 having registered office No 312, 14-P, Skyline Surabhi Apartments, Banashankari 3rd Stage, Bangalore - 560085 has utilized proceeds raised through issue of 12.40% Non-Convertible debentures for fulfilling funding requirements and diversifying funding sources of the Company as mentioned in the information Memorandum dated 22nd June 2017. Detail whereof is given below:

Given and issued at Bangalore this 25th day of October, 2017.

For Ramesh Ashwin & Karanth,
Chartered Accountants

Firm Reg. No. 010680S



Prashanth Karanth
Partner
M.No.214235

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



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

CIN NO: U67190KA2009PTC049494

Date: 14.11.2017

To,

The IDBI Trusteeship Service Limited

Sub: Statutory Compliance – Half Yearly Report for the half year ended September 30, 2017

Ref: No.2173/ITSL/OPR/2015-16/4933 Dated 19-Sep2017

INE140R08031 -150000000 Unsecured Debentures with Face value – Rs.1

Consent Letter-5903/ITSL/OPR/CL/16-17/DEB/966

Dear Sir,

This is with reference to your letter No.2173/ITSL/OPR/2015-16/4933 Dated 19-Sep2017; 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 : **5.70**
- 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	30.06.2017	54,22,603.00	29.06.2017
	Interest	29.09.2017	54,22,603.00	29.09.2017

- 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;



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CIN NO: U67190KA2009PTC049494

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Interest	29.12.2017	54,22,603
	Interest	30.03.2018	54,22,603

- 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. 47,17,93,109**
- l) Net Profit after Tax: **Rs. (7,94,93,799)**
- m) Earnings per share: **Rs. (8.65)**

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 –
- new issue of non-convertible debt securities at the same time as they are sent to shareholders / holders of non-convertible debt securities; **NIL**
 - 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:
- any revision in the rating; **NIL**
 - any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities; **NIL**
 - failure to create charge on the assets; **NIL**



Regd Office: No-312, 14-P, Skyline Surabhi Apartments, Vidyapeeta Main Road, BSK 3rd Stage, Bangalore- 560085.

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CIN NO: U67190KA2009PTC049494

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. 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:-

- 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**

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**

- Names of the Debenture Holders/Bond Holders
- Full Address of the Debenture Holders/Bond Holders
- Email id of each of the Debenture Holders/Bond Holders
- 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





M/S RAMESH ASHWIN & KARANTH

CHARTERED ACCOUNTANTS

Firm Reg. No : 010680S

Partners

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

Ashwin B R (M.No : 214199) Mob: 9886415958

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

Date: 25-10-2017

To,
IDBI Trusteeship Services Limited
Asian Building, Ground Floor,
17, R. Kamani Marg, Ballard Estate,
Mumbai - 400 001.

Dear sir

THIS IS TO CERTIFY THAT Chaitanya India Fin Credit Pvt Ltd bearing CIN: U67190KA2009PTC049494 having registered office No 312, 14-P, Skyline Surabhi Apartments, Banashankari 3rd Stage, Bangalore - 560085 has utilized proceeds raised through issue of 14.50% Non-Convertible debentures for fulfilling funding requirements and diversifying funding sources of the Company as mentioned in the information Memorandum dated 28th December 2016. Detail whereof is given below:

For Ramesh Ashwin & Karanth,
Chartered Accountants
F.R.No.010680S



Prashanth Karanth
Partner
M.No.214235

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