

Ref No. HCIN/LC/2017-18/41  
November 08, 2017

To,

BSE Limited,  
Corporate Services Department,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai-400 001

**Sub: Disclosure Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015.**

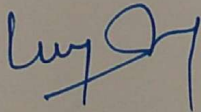
Dear Sir/Madam

Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to state that with reference to the secured listed non-convertible debentures issued by the Company and outstanding as at half year ended September 30, 2017, 100% security cover has been maintained by way of first ranking pari-passu and continuing charge over the receivables in favour of the Debenture Trustee of the Company.

You are requested to please take the above on your record and oblige us.

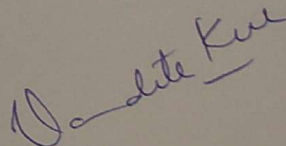
Thanking You,

For **Home Credit India Finance Private Limited**



(Authorised Signatory)

VIJAY DHINGRA  
(WHOLETIME DIRECTOR)  
DIN: 01617643



(Authorised Signatory)

VANDITA KAUL  
(HEAD - TREASURY)