

Ref no: HCIN/LC/2018-19/36

September 27, 2018

To,
 M/s Catalyst Trusteeship Limited,
 83 - 87, 8th Floor, 'B' Wing,
 Mittal Tower, Nariman Point,
 Mumbai - 400021

Sub: Confirmation of Interest payment to Debenture Holder(s) falling due in September, 2018

Dear Sir/Madam,

This is with reference to your e-mail dated August 29, 2018, September 20, 2018 & September 21, 2018 with respect to reporting of payment of interest/principal amount of debentures, we would like to submit following information regarding payment of Interest and principal to debenture holder(s) falling due in September, 2018 in respect of the Non-Convertible Debentures (NCDs).

A. Payment of Interest

Tranches	Listed /Unlisted	ISIN	Due Date of Interest	Interest Amount Due (In INR)	Date of Payment	Mode of Payment
Tranche-1	Listed	INE172V07012	28.09.2018	6,03,03,083	26.09.2018	RTGS*
Tranche-2	Listed	INE172V07020		5,84,33,220		
Tranche-3	Listed	INE172V07038		7,01,75,959		
Tranche-4	Listed	INE172V07046		6,84,93,083		
Tranche-5	Listed	INE172V07053		7,02,44,521		
Tranche-6	Listed	INE172V07061		10,51,48,631		
Tranche-7	Listed	INE172V07079		11,28,46,233		
Tranche-8	Listed	INE172V07087		6,68,66,302		
Tranche-9	Listed	INE172V07103		6,79,67,277		
Tranche-10	Listed	INE172V07111		13,16,38,357		
Tranche 11	Unlisted	INE172V08051	30.09.2018	1,81,74,752		

B. Payment of Interest and principal

Tranches	Listed/Unlisted	ISIN/ Due Date of Interest	Amount Due		Date of Payment	Mode of Payment
			Interest	Principal		
Tranche 13	Listed	INE172V07129/ 27.09.2018	2,27,35,343	62,500,000	26.09.2018	RTGS*
			Total Amount - 85,235,343			

*RTGS: - "Real Time Gross Settlement"

We have made the payment of interest to the concerned Debenture Holder(s) on due date. The list of Debenture Holder(s) to whom the payments have been made and proof of payment are enclosed herewith as **Annexure-A** and **Annexure-B** respectively.

The image shows a handwritten signature in blue ink over a circular blue stamp. The stamp contains the text 'HOME CREDIT' in the center, 'Home Credit India Finance Private Limited' around the top inner edge, and 'Haryana' at the bottom.

Request you to please take the aforesaid information on record and oblige us.

Thanking You

For Home Credit India Finance Private Limited



Gaurav Sharma
Company Secretary
CS Membership No: A21729



Annexure -A**Detail of Debenture-Holder(s) of Home Credit India Finance Private Limited for Payment on September 27, 2018**

Sr. No.	Name of Debenture Holder	Address	Face Value	Total No of Debentures		
				Listed	Unlisted	Total
1	AB 4 B.V.	Strawinskylaan 933, 1077 XX Amsterdam, The Netherlands	INR 1,000,000 each	12,095	--	12,095
2	PPF CO3 B.V.	Strawinskylaan 933, 1077 XX Amsterdam, The Netherlands	INR 1,000,000 each	14,375	--	14,375
3	IFMR Fimpact Medium Term Opportunities Funds	IFMR Investments, 10th Floor, IIT Madras Research Park, 1, Kanagam Village, Taramani, Chennai-600113, India	INR 1,000,000 each	--	250	250
4	IFMR Fimpact Long Term Credit Fund	IFMR Investments, 10th Floor, IIT Madras Research Park, 1, Kanagam Village, Taramani, Chennai-600113, India	INR 1,000,000 each	--	250	250
5.	Mahindra and Mahindra Financial Services Limited	Sandhana House, 2 nd Floor, 570, P. B. Marg, Worli, Mumbai-400018	INR 8, 33,333.33/- each**	750	--	750
Grand Total				27,220	500	27,720

* The face value will be reduced from INR 9, 16,666.67 to INR 8, 33,333.33/- after second partial redemption on September 27, 2018. Outstanding principal value of the Debentures after the first redemption will be INR 625,000,000 /-.

For Home Credit India Finance Private Limited

Gaurav Sharma
Company Secretary
CS Membership No: A21729

Annexure-B

Proof of payment made with respect to ISIN INE172V08051

Reference Number	Transaction Number	Beneficiary Name	Value Date	Amount (
BT18092600638600	SOGEN18269002488	IFMR FIMPACT LONG TERM CREDIT FUND	26-09- 2018	90,87,376.00
BT18092600638601	SOGEN18269002489	IFMR FIMPACT MEDIUM TERM OPPORTUNIT	26-09- 2018	90,87,376.00

Proof of payment made with respect to ISIN INE172V07129

Transaction Date	Value Date	Transaction Remarks	Transaction Type	Transaction Amount
26-09-2018	26-09- 2018	RTGS PMT SOGEH18269002414 HDFC MAHINDRA AND MAHIND	Dr.	85,235,343.00

For Home Credit India Finance Private Limited



Gaurav Sharma
Company Secretary
CS Membership No: A21729

Account Statement Period

Account Name: 1548569-00-0INR

Company Name: HOME CREDIT INDIA FINANCE PRIVATE LIMITED

Account Number: 1548569000

Bank Branch: DEUTSCHE BANK NEW DELHI BRANCH

IBAN:

Statement Period: 26.09.2018 - 26.09.2018

Currency: INR

Statement No.: multi

Book Date	Transaction Details	Amount
Value Date		Running Balance
	Opening Balance:	820,942,263.21
26.09.2018	Transaction Type: I/W RTGS PAYMTS	90,000,000.00
26.09.2018	Customer Reference: SBINR52018092600	
	Bank Reference: 43RI09260172	
	Details of Payment: UTR-SBINR52018092600010530X	
	32352178509)(HOME CREDIT INDIA FINA	
	NCE PVT LTD)(
	SBINR52018092600	910,942,263.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-60,303,083.00
26.09.2018	Customer Reference: AB4BV 0190363005	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV 0190363005	850,639,180.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-68,493,083.00
26.09.2018	Customer Reference: AB4BV 0190363005	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV 0190363005	782,146,097.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-105,148,631.00
26.09.2018	Customer Reference: AB4BV 0190363005	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV 0190363005	676,997,466.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-66,866,302.00
26.09.2018	Customer Reference: AB4BV 0190363005	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV 0190363005	610,131,164.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-67,967,277.00
26.09.2018	Customer Reference: AB4BV 0190363005	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV 0190363005	542,163,887.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-131,638,357.00
26.09.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	410,525,530.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-112,846,233.00
26.09.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	297,679,297.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-70,244,521.00
26.09.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	227,434,776.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-70,175,959.00
26.09.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	157,258,817.21
26.09.2018	Transaction Type: HOUSE TRANSFER	-58,433,220.00
26.09.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	98,825,597.21
	Current Balance:	98,825,597.21