

Ref no: HCIN/LC/2018-19/56

December 28, 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)

Dear Sir/Madam,

This is with reference to your e-mail(s) dated November 29, 2018 and December 24, 2018 with respect to reporting of payment of interest amount of debentures, we would like to submit following information regarding payment of Interest to debenture holder(s) in respect of the below mentioned Non-Convertible Debentures (NCDs).

Tranches	Listed /Unlisted	ISIN	Due Date of Interest	Interest Amount Due (In INR)	Date of Payment	Mode of Payment
Tranche-1	Listed	INE172V07012	31.12.2018	62,291,096	28.12.2018	RTGS*
Tranche-2	Listed	INE172V07020		60,359,589		
Tranche-3	Listed	INE172V07038		72,489,452		
Tranche-4	Listed	INE172V07046		70,751,096		
Tranche-5	Listed	INE172V07053		72,560,274		
Tranche-6	Listed	INE172V07061		108,615,068		
Tranche-7	Listed	INE172V07079		116,566,439		
Tranche-8	Listed	INE172V07087		69,070,685		
Tranche-9	Listed	INE172V07103		70,207,957		
Tranche-10	Listed	INE172V07111		135,978,083		
Tranche 11	Unlisted	INE172V08051	31.12.2018	18,174,751		

*RTGS: - "Real Time Gross Settlement"

We have made the payment of interest to the concerned Debenture Holder(s) before 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.

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 due on December 31, 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
Grand Total				26,470	500	26,970

For Home Credit India Finance Private Limited

Gaurav Sharma
Company Secretary
CS Membership No: A21729

Account Statement

Report generated on DEC 28, 2018 by PARVEEN KUMAR for the period of 28/12/2018 - 28/12/2018 for the account number 010120024300012

Total Search Results: 12

Value Date	Transaction Date	Narrative	Instrument Number	Debit	Credit	Running Balance
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/VENUS INDIA ASSET FINANC		21,064,245.00	0.00	1,403,335,054.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/VENUS INDIA ASSET FINANC		12,728,928.00	0.00	1,390,606,126.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/CLIX CAPITAL SERVICES PV		9,287,261.00	0.00	1,381,318,865.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/NORTHERN ARC CAPITAL LTD		13,254,504.00	0.00	1,368,064,361.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/NORTHERN ARC CAPITAL LTD		14,013,340.00	0.00	1,354,051,021.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/NORTHERN ARC CAPITAL LTD		14,013,340.00	0.00	1,340,037,681.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/IFMR FIMPACT LONG TERM C		9,087,376.00	0.00	1,330,950,305.83
28/12/2018	28/12/2018	CMS/NEFT/BUSINESS PURPOSE/IFMR FIMPACT MEDIUM TERM		9,087,376.00	0.00	1,321,862,929.83
28/12/2018	28/12/2018	Charges for PORD Customer Payment : 000000348484		59.00	0.00	1,321,862,870.83
28/12/2018	28/12/2018	RTGS PMT SOGE H18362002921 CITI HOME CREDIT INDIA F		400,000,000.00	0.00	921,862,870.83
28/12/2018	28/12/2018	Charges for PORD Customer Payment : 000000348485		59.00	0.00	921,862,811.83
28/12/2018	28/12/2018	RTGS PMT SOGE H18362002922 CITI HOME CREDIT INDIA F		400,000,000.00	0.00	521,862,811.83



db-direct internet / Account Information

Deutsche Bank



Account Statement Period

Account Name: 1548569-00-0INR
 Account Number: 1548569000
 IBAN:
 Currency: INR

Company Name: HOME CREDIT INDIA FINANCE PRIVATE LIMITED
 Bank Branch: DEUTSCHE BANK NEW DELHI BRANCH
 Statement Period: 28.12.2018 - 28.12.2018
 Statement No.: multi

Book Date	Transaction Details	Amount
Value Date		Running Balance
	Opening Balance:	477,028,646.38
28.12.2018	Transaction Type: DEP.LIQUIDATED	1,726,027.00
28.12.2018	Customer Reference:	
	Bank Reference: 796TD11807439	478,754,673.38
28.12.2018	Transaction Type: DEP.LIQUIDATED	172,603.00
28.12.2018	Customer Reference:	
	Bank Reference: 796TD11807439	478,927,276.38
28.12.2018	Transaction Type: DEP.LIQUIDATED	500,000,000.00
28.12.2018	Customer Reference:	
	Bank Reference: 796TD11807439	978,927,276.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-135,978,083.00
28.12.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	842,949,193.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-70,207,957.00
28.12.2018	Customer Reference: AB4BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV	772,741,236.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-69,070,685.00
28.12.2018	Customer Reference: AB4BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV	703,670,551.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-116,566,439.00
28.12.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	587,104,112.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-108,615,069.00
28.12.2018	Customer Reference: AB4BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV	478,489,043.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-72,560,274.00
28.12.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	405,928,769.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-70,751,096.00
28.12.2018	Customer Reference: AB4BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV	335,177,673.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-72,489,453.00
28.12.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	262,688,220.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-60,359,590.00
28.12.2018	Customer Reference: PPFCO3BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	PPFCO3BV	202,328,630.38
28.12.2018	Transaction Type: HOUSE TRANSFER	-62,291,096.00
28.12.2018	Customer Reference: AB4BV	
	Bank Reference: MP7964000002	
	Details of Payment:	
	AB4BV	140,037,534.38

Praveen



Account Statement Period

		Current Balance:	140,037,534.38
Opening Balance:	477,028,646.38		
Total Debit (10):	-838,889,742.00		
Total Credit (3):	501,898,630.00		
Current Balance:	140,037,534.38		
