

Ref no: HCIN/LC/2018-19/60

January 30, 2019

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

Sub: Periodic report for the listed non-convertible debentures for the Quarter ended December 31, 2018

Dear Sir/Madam,

This is with reference to your letter (CTL/MUM/Compliance/Quarterly/2018-19/2215) dated December 31, 2018, we would like to submit following information for the quarter ending December 31, 2018:

- i. List of Debenture Holder as on December 31, 2018 - Enclosed.
- ii. Details of any due and unpaid interest and principal payment - Nil.
- iii. Number and Nature of grievances as on December 31, 2018 received from Debenture holder: Nil.
- iv. Statement that the assets of company issuing debentures and of the guarantors, if any, which are available by way of security are sufficient to discharge the interest and principal amount of debenture holder as and when they become due: Statement enclosed.
- v. Certificate from Practicing Chartered Accountant supporting the security cover certificate and giving the value of book debts/ receivables. : Certificate enclosed.
- vi. Certificate from the Director/ Managing Director of the Company, certifying the value of the book debts/receivables: Certificate enclosed
- vii. A reports from the lead bank regarding progress of the project: - Not Applicable.
- viii. A certificate from the Practicing Chartered Accountant in respect of utilisation of funds in the case of debentures issued for financing working capital, at the end of year :- Not Applicable. However, the certificate from the Company's Statutory Auditor shall be submitted on annual basis at the end of accounting year.
- ix. Any significant change in composition of Board of Directors, if any, which may amount to change in control - There has been no change in composition of Board of Directors during the quarter ending December 31, 2018 which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997.
- x. Details of requisite/pending (if any) information/ documents indicated as condition precedent/subsequent in debenture document/s in respect of NCD issuances: Certificate of modification of charge due to partially redemption of non-convertible debentures issued to Aditya Birla Sunlife AMC Limited is awaited from Registrar of Companies (ROC).
- xi. A Certificate confirming that the properties secured for the Debentures are adequately insured (wherever applicable), and policies are in joint names of the Trustees. :- Not Applicable
- xii. Revision in rating of the debenture: There has been no change in rating of the debentures during the quarter ending December 31, 2018



- xiii. Updated information on default in payment of principal & interest on due dates, ISIN-wise BENPOS, Credit rating and DRR – As per Annexure-A & B

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

Enclosures:

1. List of Debenture holder as on December 31, 2018.
2. Statement of eligible receivables and bank borrowing as on December 31, 2018
3. Certificate for security cover and value of book debts / receivables as on December 31, 2018.
4. Certificate from Director Certifying the value of book debts / receivables.