

Ref No. HCIN/LC/2016-17/14

November 10, 2016

To,
 The General Manager,
 Department of Corporate Services,
 BSE Limited,
 1st Floor, New Trading Ring,
 Rotunda Building, PJ Tower,
 Dalal Street, Fort, Mumbai- 400001.

Sub: Half-yearly Communication to Stock Exchange for the half-year ended September 30, 2016.

Dear Sir / Madam,

In compliance with the requirement of Regulation 52(4) & 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, We hereby submit the below stated information as on September 30, 2016 in respect of the following Secured Redeemable Non-Convertible Debenture (NCD) of Rs. 1000,000 each issued by the Company

Sr.No.	Description of NCDs	Amount of NCDs (In INR lacs)	Scrip Code	ISIN No.
1	Secured Redeemable Non-Convertible Debenture- Tranche 1	18,750	954240	INE172V07012
2	Secured Redeemable Non-Convertible Debenture- Tranche -2	18,750	954863	INE172V07020

- Credit Rating of the Non-convertible debentures: There has been no revision in rating. **Please refer Annexure - A**
- Debt-equity ratio: 2.63 times
- Pervious due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure - B**
- Next due date for the payment of interest/ repayment of principal of non-convertible debt securities: **As per Annexure - C**
- Debenture Redemption Reserve (if applicable): Not applicable
- Net Worth: INR 29,398 lacs
- Net Profit/(loss) after tax: INR (17,793) lacs
- Earnings/(loss) per share: INR (10.27)

We request you to kindly take the above on record and oblige us.

Thanking You.

For Home Credit India Finance Private Limited



Gaurav Sharma
 Company Secretary
 CS Membership No: A21729



CC: - M/s Catalyst Trusteeship Limited

Annexure - A

The credit rating for non-convertible debentures is as under:

(Amount in INR lacs)

Rating agency	Outstanding as at 30 September 2016	Rating as at 30 September 2016
Credit Analysis and Research Limited (CARE) (Tranch-1 ISIN:INE172V07012)	18,750	CARE BB+ (Double B+)
Credit Analysis and Research Limited (CARE) (Tranch-2 ISIN:INE172V07020)	18,750	CARE BB+ (Double B+)

Annexure - B

Detail of payment of interest & redemption during last half year ended 30th September, 2016:

(Amount in INR lacs)

Tranches	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Tranch-1 (ISIN:- INE172V07012)	Interest	30 September, 2016	621.20	30 September, 2016
	principal	02 July, 2019	18,750	Not applicable
Tranch-2 (ISIN: INE172V07020)	Interest	#	-	Not applicable
	principal	30 September, 2019	18,750	Not applicable

issued in September 2016, hence the first due date for payment of interest falls on 30 December 2016.

Annexure - C

Detail of redemption & interest due in the next half year ended 31st March, 2017:

(Amount in INR lacs)

Tranches	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Tranch-1 having ISIN:INE172V07012	Interest	30 December 2016	601.38	NA
		31 March 2017	603.03	NA
	Principal	02 July, 2019	18,750	NA
Tranch-2 having ISIN:INE172V07020	Interest	30 December 2016	685.19	NA
		31 March 2017	584.33	NA
	Principal	30 September 2019	18,750	NA

