



HOME CREDIT INDIA FINANCE PRIVATE LIMITED (formerly known as Rajshree Auto Finance Pvt. Ltd.)
Reg. Off.: Third Floor, Tower C, DLF Infinity Towers, DLF Cyber City, Phase-II, Gurgaon, Haryana-122002
CIN: U65910HR1997PTC047448 Tel. No.: +91 124 4907600
Web : www.homecredit.co.in E-mail : care@homecredit.co.in

Ref No. HCIN/LC/2017-18/06

May 25, 2017

To,

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

Sub: Submission of Audited Financial results under Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Madam,

Pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we would like to inform you that the Audited Financial Results of the Company for the year ended March 31, 2017 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on May 25, 2017.

In this regard, please find enclosed herewith following:

- Audited Financial Results for year ended March 31, 2017 along with the Auditor Report ;
- Declaration pursuant to Regulation 52(3) of the Listing Regulations regarding audit reports with unmodified opinion for the financial year ended March 31, 2017;
- Statement pursuant to Regulation 52(4) of the Listing Regulations;
- Noting certificate given by Debenture Trustees under Regulation 52(5) of the Listing Regulations;
- Publication of financial results as per regulation 52(8) of the Listing Regulations.

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

Thanking You,

For Home Credit India Finance Private Limited




Gaurav Sharma
Company Secretary
CS Membership No. A21729



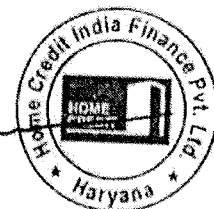
Home Credit India Finance Private Limited
Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana - 122002, Website: www.homecredit.co.in
CIN: U65910HR1997PTC047448

Statement of audited financial results for the six months/ year ended 31 March 2017

Particulars	(Amount in INR lacs)	
	As at 31 March 2017 (Audited)	As at 31 March 2016 (Audited)
EQUITY AND LIABILITIES		
Shareholders' funds		
Share capital	51,241	34,526
Reserves and surplus	9,341	11,164
	60,582	45,690
Non-current liabilities		
Long-term borrowings	1,10,062	1,510
Long-term provisions	2,842	1,103
	1,12,904	2,613
Current liabilities		
Short-term borrowings	27,300	23,398
Trade payables		
(a) Total outstanding dues of micro enterprises and small enterprises	21	-
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	5,501	1,955
Other current liabilities	15,561	5,447
Short-term provisions	13,630	6,895
	62,013	37,695
Total	2,35,499	85,998
ASSETS		
Non-current assets		
Fixed assets		
- Tangible assets	13,926	6,392
- Intangible assets	10,310	6,781
- Capital work in progress	422	220
- Intangible assets under development	165	-
Long-term loans and advances	55,719	13,917
Other non-current assets	2	2
	80,544	27,312
Current assets		
Trade receivables	2,636	880
Cash and bank balances	6,044	5,554
Short-term loans and advances	1,40,146	51,181
Other current assets	6,129	1,071
	1,54,955	58,686
Total	2,35,499	85,998

For and on behalf of the Board of Directors of
Home Credit India Finance Private Limited

Pavel Meco
Director
DIN: 06703589



Place: Gurgaon
Date: 25 May 2017



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Home Credit India Finance Private Limited
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 CIN: U65910HR1997PTC047448

Statement of audited financial results for the six months/ year ended 31 March 2017

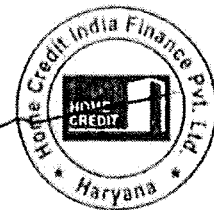
(Amount in INR lacs, except per share data)

S. No.	Particulars	Six months	Six months	Year ended	Year ended
		period ended	period ended	31 March 2017	31 March 2016
		31 March 2017	31 March 2016	(Audited)	(Audited)
		(Unaudited) #	(Unaudited) #		
1	Revenue				
	(a) Revenue from operations (refer to note 6a)	38,334	15,525	60,437	23,236
	(b) Other income (refer to note 6b)	1,095	15	1,247	100
	Total revenue	39,429	15,540	61,684	23,336
2	Expenses				
	(a) Employee benefit expense	25,741	11,771	42,664	18,712
	(b) Finance cost	8,359	2,363	11,455	3,279
	(c) Depreciation and amortisation	3,719	2,040	6,369	3,275
	(d) Provision for standard and non-performing assets/ bad debts	8,305	3,136	13,750	3,264
	(e) Other expenses	18,121	8,408	30,055	13,634
	Total expenses	64,245	27,718	1,04,293	44,164
3	Profit/ (loss) before tax (1-2)	(24,816)	(12,178)	(42,609)	(20,828)
4	Tax expense:				
	(a) Current tax	-	-	-	-
	(b) Deferred tax	-	-	-	-
	Total tax expense	-	-	-	-
5	Net profit/ (loss) after tax (3-4)	(24,816)	(12,178)	(42,609)	(20,828)
6	Earnings/ (loss) per share (EPS) ##				
	(a) Basic EPS	(5.93)	(5.46)	(11.17)	(11.36)
	(b) Diluted EPS	(5.93)	(5.46)	(11.17)	(11.36)

refer to note 2
refer to note 7

For and on behalf of the Board of Directors of
Home Credit India Finance Private Limited

Puneet Macu
Director
DIN: 06703589



Place: Gurgaon
Date: 25 May 2017



Dpl



Home Credit India Finance Private Limited
 Regd. Office : Third Floor, Tower C DLF Infinity Towers, DLF Cyber City - Phase II, Gurgaon, Haryana -122002, Website: www.homecredit.in
 CIN: U6591DHR1997PTC047448
 Audited financial results for the year ended 31 March 2017

(Amount in INR lacs, except per share data)

S. No.	Particulars	Six months period ended 31 March 2017 (Unaudited)	Six months period ended 31 March 2016 (Unaudited)	Year ended 31 March 2017 (Audited)	Year ended 31 March 2016 (Audited)
1	Total income from operations	18,334	15,525	60,437	23,236
2	Net profit/(loss) for the period (before tax, exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
3	Net Profit/(loss) for the period before tax (after exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
4	Net Profit/(loss) for the period after tax (after exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
5	Total comprehensive income for the year (Comprising profit/(loss) for the year (after tax) and other comprehensive income (after tax))	Not applicable	Not applicable	Not applicable	Not applicable
6	Paid up equity share capital	51,241	14,526	51,241	14,526
7	Reserves (excluding revaluation reserve)	9,141	11,164	9,241	11,164
8	Net worth	60,382	45,690	60,382	45,690
9	Outstanding right	1,41,966	27,222	1,41,966	27,222
10	Outstanding redeemable preference shares				
11	Debt equity ratio	2.34	0.60	2.34	0.60
12	earnings per share (of Rs. 10/- each) (EPS)				
	- Basic	(5.93)*	(5.46)*	(11.17)	(11.36)
	- Diluted	(5.93)*	(5.46)*	(11.17)	(11.36)
13	Capital redemption reserve (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
14	Debt redemption reserve (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
15	Debt service coverage ratio (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
16	Interest service coverage ratio (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable

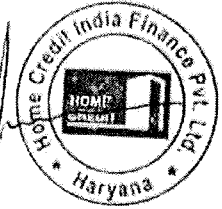
*EPS for six months ended 31 March 2017 and 31 March 2016 have not been annualised

Note:

- In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published audited financial results for the year ended 31 March 2017. The above audited financial results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 25 May 2017.
- The above is an extract of the detailed half yearly/annual financial results filed with Stock Exchange under Regulation 52 of the SBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full financial results are available on the website of the Bombay Stock Exchange and the website of the Company (www.homecredit.in).
- For the items in sub-clauses (a), (b), (d) & (e) of the Regulation 52(4) of the SBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com.
- The above have not been disclosed since it is not required as per Regulation 52(4) of the SBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The debentures of the Company were listed on Dombay Stock Exchange (DSE) with effect from 4 July 2016.
- Previous period/year(s) figures have been regrouped/ reclassified, wherever considered necessary, to conform to the current period/year classifications.

For and on behalf of the Board of Directors of
Home Credit India Finance Private Limited

Pavel Jozsa
Director
DIN: 06703589



Place: Gurgaon
Date: 25 May 2017

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B S R & Associates LLP

Chartered Accountants

Building No.10, 8th Floor, Tower-B
DLF Cyber City, Phase - II
Gurugram - 122 002, India

Telephone: + 91 124 719 1000
Fax: + 91 124 235 8613

Independent Auditor's Report

To Board of Directors of Home Credit India Finance Private Limited

We have audited the accompanying statement of financial results of Home Credit India Finance Private Limited ('the Company') for the year ended 31 March 2017, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Regulation'). Attention is drawn to the fact that the figures for the half year ended 31 March 2017 are the balancing figures between audited figures in respect of the full financial year ended 31 March 2017 and the published year to date figures up to the end of the half year ended 30 September 2016. The figures for the half year ended 30 September 2016 have only been reviewed and not been subjected to audit. Since the debentures issued by the Company were listed on Bombay Stock Exchange ('BSE') in July 2016 and hence, the financial results for the corresponding six months period ended 31 March 2016 have not been subjected to review/audit. These are the balancing figures between audited figures in respect of the full financial year ended 31 March 2016 and the management accounts up to the end of the half year ended 30 September 2015.

Management's responsibility

These financial results have been prepared by the Company on the basis of the annual financial statements and reviewed financial results for the half year ended 30 September 2016, which are the responsibility of the Company's management and have been approved by the Board of Directors in its meeting held on 25 May 2017. Management is responsible for the preparation of these financial results that give a true and fair view of financial performance and financial information in accordance with the recognition and measurement principles laid down under Section 133 of the Companies Act, 2013 read with Rule 7 of Companies (Accounts) Rules, 2014, Master Direction issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning, other accounting principles generally accepted in India and in compliance with the Regulation. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial results that gives a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial results based on our audit of the annual financial results. We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

Q/A

B S R & Associates LLP

Opinion

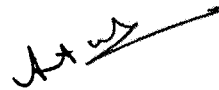
Based on our audit conducted as above, in our opinion and to the best of our information and according to the explanations given to us, these financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 in this regard; and
- (ii) give a true and fair view of the net loss and other financial information for the year ended 31 March 2017.

For B S R & Associates LLP

Chartered Accountants

Firm registration number: 116231W/ W-100024



Anant Marwah

Partner

Membership No. 510549

Place: Gurgaon
Date: 25 May 2017



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Web : www.homecredit.co.in E-mail : care@homecredit.co.in

May 25, 2017

To,

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

Sub: Declaration regarding Audit Reports with unmodified opinion for the financial year ended March 31, 2017.

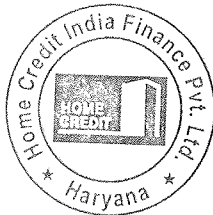
Dear Sir/Madam

Pursuant to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015 as amended and clause 4.1 of SEBI circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016, we hereby declare that M/s B S R & Associates LLP (Firm Registration no.: 116231W / W-100024), Chartered Accountants, Statutory Auditors of the Company, has issued the Audit Report with unmodified opinion for Audited Financial Results of the Company for the financial year ended March 31, 2017.

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

Thanking You,

For Home Credit India Finance Private Limited



**Mariusz Robert Dabrowski
(Chief Financial Officer)**



HOME CREDIT INDIA FINANCE PRIVATE LIMITED (formerly known as Rajshree Auto Finance Pvt. Ltd.)
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May 25, 2017

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

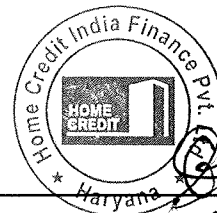
Sub: Disclosure pursuant to Regulation 52(4) & (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2017.

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 March 31, 2017 in respect of the following Secured Redeemable Non-Convertible Debenture (NCD) of Rs. 1,000,000 each issued by the Company:

S.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
3	Secured Redeemable Non-Convertible Debenture (Tranche -3)	22,500	955022	INE172V07038
4	Secured Redeemable Non-Convertible Debenture (Tranche -4)	22,500	955367	INE172V07046
5	Secured Redeemable Non-Convertible Debenture (Tranche -5)	25,000	955587	INE172V07053

- Credit Rating of the Non-convertible debentures: There has been no revision in rating. However, the rating for the first three tranches aggregating to INR 600 Crore has been reviewed by Credit Analysis & Research Limited (CARE) on January 19, 2017 and there has been no change in the rating. **As per Annexure – A.**
- Debt-equity ratio: 2.34 times.
- Previous 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 60,581.83 lacs.
- Net Profit/ (loss) after tax: INR (42,608.84) lacs.

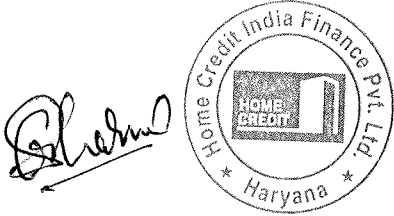


h. Earnings/ (loss) per share: INR (11.17).

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)

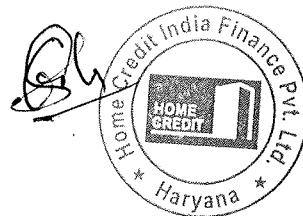
Rating agency	Outstanding as at 31 March 2017	Rating as at 31 March 2017
Credit Analysis and Research Limited (CARE) (Tranch-1 ISIN:INE172V07012)	18,750	CARE BB+ (Double B+)
Credit Analysis and Research Limited (CARE) (Tranch-2 ISIN:INE172V07020)	18,750	CARE BB+ (Double B+)
Credit Analysis and Research Limited (CARE) (Tranch-3 ISIN: INE172V07038)	22,500	CARE BB+ (Double B+)
CRISIL Limited (Tranch-4 ISIN: INE172V07046)	22,500	CRISIL BBB Stable (Triple B Stable)
CRISIL Limited (Tranch-5 ISIN: INE172V07053)	25,000	CRISIL BBB Stable (Triple B Stable)

Annexure - B

Detail of payment of interest & redemption during last half year ended 31st March, 2017:

(Amount in INR lacs)

Tranches	Type (Principal/ Interest)	Interest Due date /Maturity Date	Amount (in Rs.)	Actual date of payment
Tranch-1 (ISIN:- INE172V07012)	Interest	March 31, 2017	603.03	March 31, 2017
		December 30, 2016	601.38	December 30, 2016
	Principal	July 02, 2019	18,750	Not applicable
Tranch-2 (ISIN: INE172V07020)	Interest	March 31, 2017	584.33	March 31, 2017
		December 30, 2016	685.19	December 30, 2016
	Principal	September 30, 2019	18,750	Not applicable
(Tranch-3 ISIN: INE172V07038)	Interest	March 31, 2017	701.75	March 31, 2017
		December 30, 2016	646.00	December 30, 2016
	Principal	October 31, 2019	22,500	Not applicable
(Tranch-4 ISIN: INE172V07046)	Interest	March 31, 2017	863.20	March 31, 2017
	Principal	December 13, 2019	22,500	Not applicable
(Tranch-5 ISIN: INE172V07053)	Interest	March 31, 2017	555.78	March 31, 2017
	Principal	January 31, 2020	25,000	Not applicable

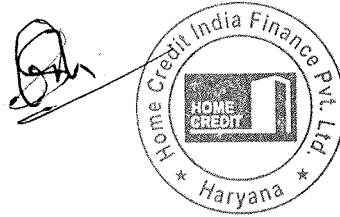


Annexure - C

Detail of redemption & interest due in the next half year ended 30th September, 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	June 30, 2017	603.03	NA
		September 29, 2017	603.03	NA
	Principal	July 02, 2019	18,750	NA
Tranch-2 having ISIN:INE172V07020	Interest	June 30, 2017	584.33	NA
		September 29, 2017	584.33	NA
	Principal	September 30, 2019	18,750	NA
(Tranch-3 ISIN: INE172V07038)	Interest	June 30, 2017	701.75	NA
		September 29, 2017	701.75	NA
	Principal	October 31, 2019	22,500	NA
(Tranch-4 ISIN: INE172V07046)	Interest	June 30, 2017	684.93	NA
		September 29, 2017	684.93	NA
	Principal	December 13, 2019	22,500	NA
(Tranch-5 ISIN: INE172V07053)	Interest	June 30, 2017	702.44	NA
		September 29, 2017	702.44	NA
	Principal	January 31, 2020	25,000	NA



No.CTL/DEB/17-18/Noting Certificate

May 25, 2017

To Whomsoever It May Concern,

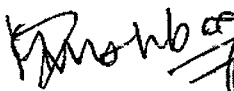
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

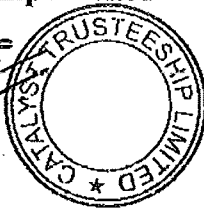
[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Home Credit India Finance Private Limited** (“**the Company**”) for the Half year ended March 31, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited


Authorised Signatory



Date: May 25, 2017





Home Credit India Finance Private Limited
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 CIN: U65910HR1997PTC047448, Tel No.: +91 124 4907600 Fax No.: +91 124 4907650
 Audited financial results for the year ended 31 March 2017

(Amount in INR lacs, except per share data)

S. No.	Particulars	Six months period ended 31 March 2017 (Unaudited)	Six months period ended 31 March 2016 (Unaudited)	Year ended 31 March 2017 (Audited)	Year ended 31 March 2016 (Audited)
1.	Total income from operations	38,334	15,525	60,437	23,236
2.	Net profit/ (loss) for the period (before tax, exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
3.	Net Profit/ (loss) for the period before tax (after exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
4.	Net Profit/ (loss) for the period after tax (after exceptional and/or extraordinary items)	(24,816)	(12,178)	(42,609)	(20,828)
5.	Total comprehensive income for the year [Comprising profit/ (loss) for the year (after tax) and other comprehensive income (after tax)]	Not applicable	Not applicable	Not applicable	Not applicable
6.	Paid up equity share capital	51,241	34,526	51,241	34,526
7.	Reserves (excluding revaluation reserve)	9,341	11,164	9,341	11,164
8.	Net worth	60,582	45,691	60,582	45,691
9.	Outstanding debt	141,966	27,222	141,966	27,222
10.	Outstanding redeemable preference shares	-	-	-	-
11.	Debt equity ratio	2.34	0.60	2.34	0.60
12.	Earnings per share (of Rs. 10/- each) (EPS)				
	- Basic	(5.93)*	(5.46)*	(11.17)	(11.36)
	- Diluted	(5.93)*	(5.46)*	(11.17)	(11.36)
13.	Capital redemption reserve (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
14.	Debenture redemption reserve (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
15.	Debt service coverage ratio (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable
16.	Interest service coverage ratio (refer note 4)	Not applicable	Not applicable	Not applicable	Not applicable

* EPS for six months ended 31 March 2017 and 31 March 2016 have not been annualised

Note:

- In accordance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published audited financial results for the year ended 31 March 2017. The above audited financial results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 25 May 2017.
- The above is an extract of the detailed half yearly/annual financial results filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full financial results are available on the website of the Bombay Stock Exchange and the website of the Company (www.homecredit.co.in).
- For the items in sub-clauses (a), (b), (d) & (e) of the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com.
- The above have not been disclosed since it is not required as per Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The debentures of the Company were listed on Bombay Stock Exchange (BSE) with effect from 4 July 2016. Accordingly, the financial results for the six months period ended 30 September 2015, was not subjected to limited review by the statutory auditors of the Company.
- Previous period/ year(s) figures have been regrouped/ reclassified, wherever considered necessary, to conform to the current period/ year classifications.

For and on behalf of the Board of Directors of
Home Credit India Finance Private Limited

Place: Gurgaon
Date: 25 May 2017

Sd/-
Pavel Maco
Director
DIN: 06703589