

Date: 12.11.2018

Ref. No: 2018-19/52

To
The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400 001

Dear Sir/ Madam

Subject: Submission of Unaudited Financial results for the Half Year ended September 30, 2018

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of S V Creditline Limited at its meeting held on November 12, 2018 (commenced at 11.30 A.M and concluded at 7.55 P.M.) has approved and taken on record the Unaudited Financial results for half year ended September 30, 2018.

A copy of Unaudited Financial Results together with limited review report by the Statutory Auditor is attached herewith.

Kindly take the same on record.

Thanking You

For **S V Creditline Limited**
(Formerly S V Creditline Private Limited)

Rakhi Verma
Compliance Officer

S V Creditline Limited

(Formerly known as S V Creditline (P) Ltd.)

CIN : U71290DL1996PLC081376

Head Office : 5th Floor, Tower B, SAS Towers, Medicity, Sec-38, Gurugram, Haryana -122001
Tel: +91-124-4834600, Fax: + 91-124-4679099, E-mail: info@svcl.in, website: www.svcl.in
Regd. Office: 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

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

Review Report

To Board of Directors of

S V Creditline Limited (*formerly known as S V Creditline Private Limited*)

1. We have reviewed the accompanying Statement of Unaudited Financial Results of S V Creditline Limited (*formerly known as S V Creditline Private Limited*) ('the Company') for the six months ended/as at 30 September 2018 ('the Statement') attached herewith, being submitted by the Company pursuant to requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Listing Regulations').
2. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors in its meeting held on 12 November 2018. Our responsibility is to issue a report on these financial results based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' specified under Section 143(10) of the Companies Act, 2013. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Pursuant to the terms of its loan securitization and business correspondent portfolio agreements with certain counterparties, the Company has exercised the call option and recognized loan portfolio/receivable of Rs. 85,287,240 and paid an amount on invocation of performance security by the counterparties and set up a recoverable of Rs. 168,548,902 as at 30 September 2018. Based on its best estimate of realisability, the Company has accrued a provision of Rs. 45,798,314 and Rs. 90,508,915 respectively on the above balances as at the period end.

Had the Company considered its past experience and accounting policy, the Company would have accrued an additional provision/ charged-off Rs. 28,137,496 on the receivable pertaining to securitization arrangement and would have charged off Rs. 75,169,188 pertaining to amount paid towards its business correspondent portfolio agreements to the Statement of Profit and Loss for the period ended 30 September 2018. In absence of evidence to substantiate management's recoverability assessment of above mentioned balances, we are unable to determine the above matter's possible effect on the financial results.

QMS

5. Based on our review conducted as above, except for the possible substantive effect of the matter described in Paragraph 4 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with applicable Accounting Standards prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For B S R & Associates LLP

Chartered Accountants

Firm Registration number: 116231W/ W-100024



Anant Marwah

Partner

Membership No.: 510549

Place: Gurugram

Date: 12 November 2018

S V Creditline Limited (formerly known as S V Creditline Private Limited)

CIN - U71290DL1996PLC081376, Email id: info@svcl.in, website: www.svcl.in
Regd Office: 815, 8th floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Statement of Unaudited financial results for the six months ended 30 September 2018

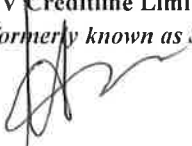
Statement of Profit and Loss for the six months ended 30 September 2018

(Rupees in lakhs, except share per data)


Particulars	Six months period ended		Year ended
	30 September 2018	30 September 2017	31 March 2018
	Unaudited	Unaudited	Audited
1 Revenue			
(a) Revenue from operations	7,241.01	6,419.28	13,324.97
(b) Other income	192.41	5.48	26.03
Total revenue (a+b)	7,433.42	6,424.77	13,351.00
2 Expenses			
(a) Operating expense	1,756.96	4,073.72	7,793.84
(b) Employee benefit expense	1,896.59	1,981.80	4,040.20
(c) Finance cost	3,510.54	3,757.82	7,275.08
(d) Depreciation and amortisation expense	54.83	45.93	99.54
Total expense (a+b+c+d)	7,218.92	9,859.27	19,208.67
3 Profit/ (loss) before tax and extraordinary item (1-2)	214.50	(3,434.51)	(5,857.67)
4 Prior period expense	106.67	28.13	28.13
5 Profit/ (loss) before tax (3-4)	107.83	(3,462.64)	(5,885.80)
6 Tax expense:			
(a) Current tax charge	-	241.21	-
(b) Income-tax adjustments for earlier years	-	-	5.11
(c) Deferred tax (credit)/ charge	-	(1,429.98)	(717.40)
Total tax expense (a+b+c)	-	(1,188.78)	(712.29)
7 Profit/ (loss) after tax (3-4)	107.83	(2,273.86)	(5,145.38)
8 Earning/ (loss) per equity share (face value of Rs. 10 each)			
(a) Basic earning/ (loss) per share (Rs.) *	(0.33)	(5.57)	(12.31)
(b) Diluted earning/ (loss) per share (Rs.) *	(0.33)	(5.57)	(12.31)

* Refer note 5

For and on behalf of Board Of Directors of
S V Creditline Limited
(formerly known as S V Creditline Private Limited)


Sunil Sachdeva
Director
DIN:00012115


Rakesh Kumar Dubey
Chief Executive Officer


Rakhi Verma
Company Secretary


Rakesh Arora
Director
DIN:00125976


Durgeshwar Kumar Mishra
Chief Financial Officer

Place: Gurugram
Date: 12 November 2018

Statement of Unaudited financial results for the six months ended 30 September 2018

Statement of Assets and Liabilities as at 30 September 2018

(Rupees in lakhs)

Particulars	As at 30 September 2018	As at 31 March 2018
	Unaudited	Audited
A EQUITY AND LIABILITIES		
1 Shareholders' funds		
(a) Share capital	7,307.38	7,307.38
(b) Reserves and surplus	3,101.50	3,242.10
	10,408.88	10,549.48
2 Non-current liabilities		
(a) Long-term borrowings	31,105.82	30,349.29
(b) Other long term liabilities	50.53	63.84
(c) Long-term provisions	58.58	58.58
	31,214.93	30,471.71
3 Current liabilities		
(a) Short term borrowings	532.91	660.10
(b) Trade Payables	77.34	92.19
(c) Other current liabilities	19,638.32	20,783.51
(d) Short-term provision	3,255.96	3,401.31
	23,504.53	24,937.11
TOTAL - EQUITY AND LIABILITIES	65,128.34	65,958.30
B Assets		
1 Non-current assets		
(a) Fixed assets	398.73	401.53
(b) Deferred tax assets (net)	990.16	990.16
(c) Loan portfolio	12,705.88	11,276.64
(d) Long-term loans and advances	1,706.80	2,085.72
(e) Other non - current assets	1,895.69	1,993.28
	17,697.26	16,747.33
2 Current assets		
(a) Trade receivables	555.57	582.35
(b) Cash and bank balances #	6,698.10	9,065.80
(c) Loan portfolio	35,480.00	36,566.31
(d) Short-term loans and advances	4,015.86	2,443.49
(e) Other current assets	681.55	553.02
	47,431.08	49,210.98
TOTAL - ASSETS	65,128.34	65,958.30

Refer note 8

For and on behalf of Board Of Directors of
S V Creditline Limited
 (formerly known as S V Creditline Private Limited)


Sunil Sachdeva
 Director
 DIN:00012115


Rakesh Kumar Dubey
 Chief Executive Officer


Rakhi Verma
 Company Secretary


Rakesh Arora
 Director
 DIN:00125976


Durgeshwar Kumar Mishra
 Chief Financial Officer

Place: Gurugram
 Date: 12 November 2018

Notes:

- 1) The above unaudited financial results have been reviewed by the Audit Committee at its meeting held on 12 November 2018 and approved by the Board of Directors at its meeting held on 12 November 2018. The statutory auditors of the Company have carried out a limited review of the financial results for the six months ended/ as at 30 September 2018 and their report is being filed with the Bombay Stock Exchange ('BSE') and is also available on the Company's website www.svcl.in.
- 2) The Company complies with the Master Direction relating to income recognition, asset classification and the minimum provisioning norms for standard, sub-standard, doubtful and loss assets, specified in the Master Direction issued by the Reserve Bank of India ('RBI') in terms of Non-Banking Financial Company-Systemically Important Non - Deposit taking Company (Reserve Bank) Directions, 2016 vide notification no. DNBR.PD.008/03.10.119/2016-17 dated 1 September 2016, as amended from time to time and as applicable to the Company (herein after referred to as 'Master Direction').
- 3) The Company's revenue recognition policies are in accordance with the Master Directions and Accounting Standards specified under Section 133 of the Companies Act, 2013. Reversal of income has been netted off from revenue from operations. The results have been prepared in accordance with the recognition and measurement principles laid down under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and of the accounting principles generally accepted in India.
- 4) The Company has been converted from Private Limited Company to Public Limited Company with effect from 20 March 2018. Accordingly, the name of the Company has been changed from S V Creditline Private Limited to S V Creditline Limited w.e.f. 20 March 2018.
- 5) Basic and diluted earnings per share for the six months ended 30 September 2018 and 30 September 2017 have been calculated for six months and not annualized.
- 6) (a) Revenue from Operation comprises interest income on loan portfolio, income on asset assignment, processing fee on loan portfolio, income on business correspondent services and other operating revenue (interest on fixed deposit and interest on security deposit).
(b) Other Income comprises miscellaneous income and recoveries from portfolio write off in earlier years.
- 7) At 30 September 2018, the Company has only one class of equity shares having a face value of Rs. 10 each. Each equity shareholder is entitled to one vote per share.
- 8) Cash and bank balances include fixed deposits of Rs. 4,695.64 Lacs pledged with banks and other institutions and Rs. 514.60 Lacs are free for use by the company.
- 9) Information under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
(a) Following is the information regarding interest and principal repayment of non-convertible debentures and preference shares:
Cumulative Non-Convertible Redeemable Preference Shares (CNCRPS)

All amounts are in Rs. Laacs

Securities	Outstanding Amount as on 30 September 2018		Previous Due Date	Next Due Date	
	Principle	Dividend including DDT	Principle and dividend	Principle	Dividend
12.5% SVCL CNCRPS 2019	1,500.00	248.43	31 March 2018 #	29 August 2019	31 March 2019

represents last dividend payment date, principal will be redeemed on 29 August 2019.

Non-Convertible Redeemable Debentures

ISIN	Quantity as at 30 September 2018	Outstanding as at 30 September 2018	Previous due date for payment of Interest	Previous due date for payment of Principal	Actual date of payment of Interest	Actual date of payment of Principal	Next due date for payment of Interest	Interest amount due on next payment	Principal Repayment Amount	Next due date for payment of Principal
INE472Q08014	100	1,000.00	29 Sep 2018	NA	29 Sep 2018	NA	30 Dec 2018	46.06	1,000.00	18 Dec 2020
INE472Q07057	30	300.00	29 Sep 2018	NA	29 Sep 2018	NA	30 Dec 2018	11.49	300.00	18 Dec 2020
INE472Q07073	260	2,600.00	30 May 2018	NA	30 May 2018	NA	30 Nov 2018	187.43	2,600.00	30 Nov 2020
INE472Q07081	260	2,600.00	05 July 2018	NA	05 July 2018	NA	05 Jan 2019	187.43	2,600.00	05 Jan 2021
INE472Q07099	4,165	4,165.00	16 Aug 2018	NA	14 Aug 2018	NA	15 Feb 2019	298.61	4,165.00	24 Aug 2022
INE472Q07107	200	2,000.00	06 Jun 2018	NA	06 Jun 2018	NA	06 Dec 2018	135.37	2,000.00	06 Dec 2022
Total		12,665.00						866.39	12,665.00	

All amounts are in Rs. Laacs

The rating for non-convertible debentures and preference shares is as under:

All amounts are in Rs. Lacs

Rating Agency	ISIN	Outstanding as at 30 Sep 18	Outstanding as at 31 Mar 18	Rating as at 30 Sep 18	Rating as at 31 March 18
ICRA Limited-NCD *	INE472Q08014	1,000.00	1,000.00	ICRA BBB- (stable)	ICRA BB+ (stable)
ICRA Limited-NCD *	INE472Q07057	300.00	300.00	ICRA BBB- (stable)	ICRA BB+ (stable)
ICRA Limited-NCD	INE472Q07073	2,600.00	2,600.00	ICRA BBB- (stable)	ICRA BB+ (stable)
ICRA Limited-NCD	INE472Q07081	2,600.00	2,600.00	ICRA BBB- (stable)	ICRA BB+ (stable)
ICRA Limited-NCD	INE472Q07099	4,165.00	4,165.00	ICRA BBB- (stable)	ICRA BB+ (stable)
NCD *	INE472Q07107	2,000.00	2,000.00	Unrated	Unrated
CRISIL 12.5% SVCL CNCRPS #	INE472Q04054	1,500.00	1,500.00	[CRISIL] BB/Negative	[CRISIL] BB/Negative
CCPS +	Unlisted	305.00	305.00	Unrated	Unrated
CCPS series I +	Unlisted	634.92	634.92	Unrated	Unrated
Total		15,104.92	15,104.92		

* represents unlisted debt securities

represents unlisted non-convertible redeemable preference shares

+ represents unlisted compulsorily convertible preference shares

(b) As at 30 September 2018, the Company has outstanding Secured Non-convertible redeemable debentures amounting to Rs. 11,665 lacs. The said non-convertible debentures are secured by an adequate asset cover. Further, the Company also has unsecured non-convertible debentures amounting to Rs. 1,000 lacs.

(c) As at 30 September 2018, Debt equity ratio ('DER') = Debt [long term debt + short term debt]/ Equity [paid up equity share capital and reserves and surplus] 5.56

(d) As at 30 September 2018, the Net worth ('NW') = Paid up equity share capital + Compulsorily convertible preference shares + Reserves and surplus = Rs. 8,908.88 lacs

(e) Net Profit after tax for the half year ended 30 September 2018: Rs. 107.83 Lacs

(f) Basic and diluted loss per share on 30 September 2018: Rs. (0.33)

(g) Capital Redemption Reserve as at 30 September 2018: Rs. 900 Lacs. Debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

(h) Outstanding Redeemable Preference Shares as at 30 September 2018: Rs. 1,500 lacs

(i) The gross NPA ratio of the Company (against own receivable, excluding receivables under call option/ bought back) as at 30 September 2018 is 5.23% (12.14% at 30 September 2017). The net NPA ratio of the Company as at 30 September 2018 is 2.43 % (5.22% as at 30 September 2017)

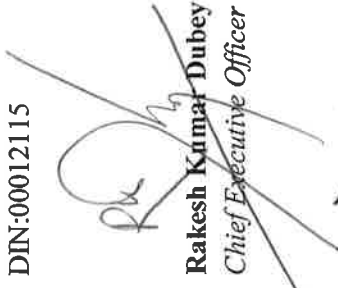
10) Previous period(s) figures have been regrouped/ reclassified, wherever necessary to confirm to current period classifications.

**For and on behalf of Board Of Directors of
SV Creditline Limited
(formerly known as SV Creditline Private Limited)**


Sunil Sachdeva
Director
DIN:00012115



Rakesh Arora
Director
DIN:00125976


Rakesh Kumar Dubey
Chief Executive Officer



Durgeshwar Kumar Mishra
Chief Financial Officer


Rakhi Verma
Company Secretary

Place: Gurugram
Date: 12 November 2018

No.CTL/DEB/18-19/Noting Certificate/1796

November 12, 2018

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 **SV Creditline Limited** (“**the Company**”) for the Half year ended September 30, 2018.

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

Encl: Results submitted by Company



Ref.No: 2018-19/53

Date: 12.11.2018

To
The General Manager-Listing Compliances
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 41.65 Cr. Statutory Compliances- Half Yearly report for the Half Year ended September 30, 2018

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter dated September 28, 2018.

1) Credit Rating

Rating Agency	ISIN	Rating as on 30.09.2018
ICRA Limited- NCD-VIII	INE472Q07099	[ICRA] BBB-(Stable)

Rating has upgraded from [ICRA] BB+(Stable) to [ICRA] BBB-(Stable).

2) Following is the information regarding interest and principal repayment of non-convertible debentures:

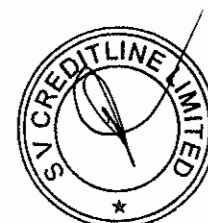
Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
16 th August, 2018	14 th August, 2018	15 th February, 2019

3) Debt Equity Ratio

As at 30 September 2018, Debt Equity ratio (DER) = 5.56 times

4) Net Worth

As at 30 September 2018, Net Worth (NW) = Rs. 8,908.88 lacs



S V Creditline Limited
(Formerly known as S V Creditline (P) Ltd.)


CIN : U71290DL1996PLC081376

Head Office : 5th Floor, Tower B, S A S Towers, Medicity, Sec-38, Gurugram, Haryana -122001
Tel.: +91-124 - 4834600, Fax.: +91 -124 - 4679099, E-mail : info@svcl.in, Website : www.svcl.in

Regd. Office : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

- 5) **Net Profit after tax** for the year ended 30 September 2018: Rs. 107.83 lacs
- 6) **Basic and diluted Earnings per share** on 30 September 2018: Rs. (0.33)

Thanking you
For S V Creditline Limited
(Formerly S V Creditline Private Limited)


Rakhi Verma
Company Secretary



*Note: As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC.

S V Creditline Limited
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Regd. Office : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

Ref.No: 2018-19/ 54

Date: 12.11.2018

To
 The General Manager-Listing Compliances
 BSE Limited
 Phiroze Jeejeebhoy Towers
 Dalal Street
 Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 26 cr.
 Statutory Compliances- Half Yearly report for the Half Year ended September
 30, 2018**

Dear Sir,

This is with reference to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and your letter dated September 28, 2018.

1) **Credit Rating**

Rating Agency	ISIN	Rating as on 31.03.2018
ICRA Limited- NCD-VI	INE472Q07073	[ICRA] BBB-(Stable)

Rating has upgraded from [ICRA] BB+(Stable) to [ICRA] BBB-(Stable).

2) **Following is the information regarding interest and principal repayment of non-convertible debentures:**

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
30 th May, 2018	30 th May, 2018	30 th November, 2018

3) **Debt Equity Ratio**

As at 30 September 2018, Debt Equity ratio (DER) = 5.56 times

4) **Net Worth**

As at 30 September 2018, Net Worth (NW) = Rs. 8,908.88 lacs

S V Creditline Limited
 (Formerly known as S V Creditline (P) Ltd.)

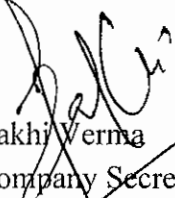
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- 5) **Net Profit after tax** for the year ended 30 September 2018: Rs. 107.83 lacs
- 6) **Basic and diluted Earnings per share** on 30 September 2018: Rs. (0.33)

Thanking you
For S V Creditline Limited
(Formerly S V Creditline Private Limited)


Rakhi Verma
Company Secretary



*Note: As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC.

S V Creditline Limited
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Ref.No: 2018-19/ 55

Date: 12.11.2018

To
The General Manager-Listing Compliances
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

**Subject: Listed issue of Non- Convertible Debentures (“NCD”) aggregating to INR 26 cr.
Statutory Compliances- Half Yearly report for the Half Year ended September
30, 2018**

Dear Sir,

1) Credit Rating

Rating Agency	ISIN	Rating as on 31.03.2018
ICRA Limited-NCD-VII	INE472Q07081	[ICRA] BBB-(Stable)

Rating has upgraded from [ICRA] BB+(Stable) to [ICRA] BBB-(Stable).

2) Following is the information regarding interest and principal repayment of non-convertible debentures:

Due Date of interest & payment	Actual date of payment of interest & principal	Next Due Date of interest & principal
5 th July, 2018	5 th July, 2018	5 th January, 2019

3) Debt Equity Ratio

As at 30 September 2018, Debt Equity ratio (DER) = 5.56 times

4) Net Worth

As at 30 September 2018, Net Worth (NW) = Rs. 8,908.88 lacs



S V Creditline Limited
(Formerly known as S V Creditline (P) Ltd.)

CIN : U71290DL1996PLC081376

Head Office : 5th Floor, Tower B, S A S Towers, Medicity, Sec-38, Gurugram, Haryana -122001
Tel.: +91-124 - 4834600, **Fax.:** +91 -124 - 4679099, **E-mail :** info@svcl.in, **Website :** www.svcl.in
Regd. Office : 815, 8th Floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019

- 5) **Net Profit after tax** for the year ended 30 September 2018: Rs. 107.83 lacs
- 6) **Basic and diluted Earnings per share** on 30 September 2018: Rs. (0.33)

Thanking you
For S V Creditline Limited
(Formerly S V Creditline Private Limited)


Rakhi Verma
Company Secretary



*Note: As per First proviso of Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, Interest Coverage Ratio, Asset Cover and debt service coverage Ratio not applicable on NBFC.

Annexure																						
Name of Company SV Creditline Limited																						
Sr. No	Consent Letter / Tranche Reference	Consent Letter / Tranche Date	ISIN **	Issue Size (in ISIN/Rs. Crore)	Credit rating & DRR Requirement			Linked / Unlinked	Secured / Unsecured	Principal / Interest payment during current half-year	Due Date during current Half-Year	Amount (Rs) paid during current Half-Year	Actual Payment date during current Half-Year	Date of information sharing with Credit Rating Agency (in case of default)	Principal / Interest due in the next half-year	Due Date due in the next half-year	Amount (Rs) due during the next half-year	DRR required to be created (Rs. Crore)	DRR Created upto September 30, 2018 (Rs. Crore)	Funds invested for debentures maturing this year	Credit Rating Agency & Rating as on September 30, 2018	Change in Credit Rating during half year ended September 30, 2018
					Letter	Rating	DRR															
1	CLMUM15-16/DEB/229	16-Nov-2015	INE472007091	26.00	Linked	Secured	Interest	Interest	5th July, 2018	18,447,407	5th July, 2018	18,447,407	N.A	Interest	15th Jan, 2019	18,742,756	N.A	N.A	N.A	ICRA/BBB+(Stable)	ICRA/BBB+(Stable)	
2	CLMUM15-16/DEB/273	16-Dec-2015	INE472007073	28	Linked	Secured	Interest	Interest	30th May, 2018	18,447,407	30th May, 2018	18,447,407	N.A	Interest	30th Nov, 2018	18,742,756	N.A	N.A	N.A	ICRA/BBB+(Stable)	ICRA/BBB+(Stable)	
3	CLMUM15-17/DEB/147	22-Jul-2016	INE472007099	41.65	Linked	Secured	Interest	Interest	18th August, 2018	29,680,162	14th August, 2018	29,680,162	N.A	Interest	15th February, 2019	29,651,338	N.A	N.A	N.A	ICRA/BBB+(Stable)	ICRA/BBB+(Stable)	

** In case of any ISIN omitted by us due to oversight, kindly add them while furnishing information.

