

Annexure I

Disclosures to be provided along with the application for listing:

1. Issuer Details:

1.1. Details of the issuer:

(i) Name, Address, CIN and PAN –

Clix Capital Services Private Limited

Aggarwal Corporate Tower,
Plot No. 23, 5th Floor,
Govind Lal Sikka Marg, Rajendra Place,
New Delhi- 110008

CIN: U65929DL1994PTC116256

PAN: AAACC0642F

(ii) Line of Business: Non-Banking Finance Company (Non-Deposit taking Systematically Important)

(iii) Chief Executive (Managing Director / President / CEO / CFO): Mr. Gagan Aggarwal, Chief Financial Officer

(iv) Group affiliation (if any). – Not any

1.2. Details of the directors as on date:

Table 1: Format for details of Directors:

Sr. No.	Name	Designation	Address	DIN	Director of the Company since	Details of other directorships
1.	Pramod Bhasin Age:67 Years	Director	F-35 Radhey Mohan Drive, Gadaipur, Mehrauli, New Delhi – 110030	01197009	31-Aug-16	<ol style="list-style-type: none"> 1. Vishwas Vision for health welfare and Special needs 2. International Foundation for Research and Education. 3. Clix Finance India Private Limited 4. Vandana Foundation 5. Skills Academy Private Limited 6. Inception Advisory Private Limited 7. DLF Limited. 8. Asha Impact Advisory Services Private Limited
2.	Anil Chawla Age 55 years	Director	8 Club Marg DLF Phase 1, Gurgaon 122002 Haryana	00016555	31-Aug-16	<ol style="list-style-type: none"> 1. Clix Finance India Private Limited 2. Avant India Advisory Services Private Limited. 3. A and M Publications Private Limited
3.	Rakesh Kaul	Whole Time Director and CEO	197 Sector 37, Arun Vihar, Noida Sector 37, SO Gautam Buddha Nagar, Uttar Pradesh, 201303	3386665	23-09-21	None
4.	Steve Martinez Age 50 years	Director	29 Horizon Drive, House D, Chung Hom Kok, Hong Kong	06765499	17-Jan-17	<ol style="list-style-type: none"> 1. Clix Finance India Private Limited. 2. AION India Investment Advisors Private Limited
5.	Kaushik Ramakrishna Age 36 Years	Director	174,3a Scarlet ,Kalpataru Aura,Lbs Marg,Ghaikopar West,Mumbai-400086	08303198	12-Feb-2021	Na

□
Clix Capital Services Private Limited

901 B, 9th Floor, Two Horizon Center, DLF Phase V, Gurugram, Haryana 122002, India
www.clix.capital | hello@clix.capital | +91 124 3302000

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6.	Sanjiv Mishra Age 60 years	Director	27 East Sussex Lane Singapore 279813	03511 635	12-Feb- 2021	Na
7.	Utsav Baijal Age 44 years	Director	G-79 Gujarati Society, Ground Floor Extn, Nehru Road Vile Parle east Mumbai Maharashtra India 400057	02592 194	01/10/202 0	Agm India Advisors Private Limited

1.3. Details of change in directors in last three financial years including change, if any, in the current year:

Table 2: Details of change in directors

Name	Designation	DIN	Date of Appointment / Resignation	Director of the Company since (in case of resignation)	Remarks
Rakesh Kaul	Whole Time Director and CEO	3386665	23-09-21	NA	NA
Rashmi Mohanty	Whole Time Director	07072541	28-11-19	22-10-22	NA
Kaushik Ramakrishna	Director	8303198	12-02-21	NA	NA
Sanjiv Mishra	Director	3511635	12-02-21	NA	NA

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Shekhar Daga	Director	7471871	12-02-21	31.8.2016	NA
Parth Gandhi	Director	1658253	01-10-21	31.8.2016	NA
Utsav Baijal	Director	2592194	01-10-20	NA	NA
Rashmi Mohanty	Whole Time Director	7072541	28-11-19	NA	NA
Venkat Raman Bharatwaj	Whole Time Director	2965798	23-09-19	NA	NA
Vikas Aggarwal	Whole Time Director	7685833	23-09-19	24-05-17	NA
Suruchi Nangia	Women Director	7901622	18-02-19	23-09-19	NA
Pramod Bhasin	Director	1197009	31-08-16	NA	NA
Anil Chawla	Director	16555	31-08-16	NA	NA
Parth Gandhi	Director	1658253	31-08-16	NA	NA
Shekhar Daga	Director	7471871	31-08-16	NA	NA
Kalpesh Kikani	Director	3534772	31-08-16	NA	NA
Steve Martinez	Director	6765499	17-01-17	NA	NA
Manoj Sagun Naik	Director	128620	29-09-15	31-08-16	NA
Rupak Saha	Director	56511	02-08-11	31-08-16	NA
Satyanarayana Eluri	Whole Time Director	5108831	17-02-14	19-May-17	NA

1.4. List of top 10 holders of equity shares of the company as on date or the latest quarter end (As on 31st Dec , 2022):

Table 3: Details of equity share holders

CLXX Capital Services Private Limited

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Sr.No.	Name of the Equity Shareholders & Country thereof	No. of Equity Shares held	%age of shareholding	Nature of Ownership
1	Plutus Financials Pvt. Ltd. (Mauritius)	1,435,993,543	99.99%	Ultimate Owner
2	Plutus Capital Pvt. Ltd. (Mauritius)	2	0.01%	Ultimate Owner
	Total	1,435,993,545	100.00%	

1.5 Details of the statutory auditor:

Table 4: Details of Statutory Auditor (As on 31st Dec , 2022):

Name	Address	Auditor since	Email and Phone Number
Brahamayya & Co	404, DLF City Court, Sikandarpur, MG Road, Gurugram, Haryana-122002.	May 31, 2022	+91 - 124 - 4235522 E-mail delhi@brahmayya.com

1.6. Details of the change in statutory auditors in last three financial years including any change in the current year:

Table 5: Details of change in statutory auditors

Name	Address	Date of Appointment/Resignation	Auditor of the Company since (in case of resignation)	Remarks
B. S. R. & Associates LLP	Building No. 10, 8th Floor, Tower-B, DLF Cyber City, Phase - II Gurugram - 122002, India	September 30, 2017 – Date of Resignation	NA	NA
SR Batliboi & Associates LLP	2 nd & 3 rd Floor, Golf View Corporate Tower B, Sector 42,	September 30, 2017, Date of Appointment	NA	NA

	Gurugram 122 002			
Brahamayya & Co.	404, DLF City Court, Sikandarpur, MG Road, Gurugram, Haryana-122002.	May 31, 2022, Date of Appointment	NA	NA

1.7 List of top 10 NCD holders (as on 31.12.2022):

Table 6: Details of top 10 NCD holders

S. No.	Name of Debenture Holders	Amount (Rs. Cr)
1	IDFC FIRST BANK LIMITED	300.00
2	NORTHERN ARC AIF	60.00
3	UNIFI AIF	18.00
4	NORTHERN ARC CAPITAL LIMITED	50.00
5	AVANT INDIA ADVISORY SERVICES LLP	30.00
6	INDIAN BANK	25.00
7	CSB BANK LTD	20.00
8	NORTHERN ARC INV MNGR P L INCOME BUILDER SRA	35.00
9	MAS FINANCIAL SERVICES LTD	10.00
10	VIVRITI CAPITAL PRIVATE LIMITED	10.00

Note: Top 10 holders' (in value terms, on cumulative basis for all outstanding debentures issues) details should be provided

1.8 List of top 10 CP holders (as on 31.12.2022):

S. No.	Name of Debenture Holders	Amount (Rs. Cr)
1	Ajanta Pharma Limited	15.55
2	The Kangra Central Co-operative Bank Ltd.	21.90

Table 7: Details of top 10 CP holders

S. No.	Name of Debenture Holders	Amount (Rs. Cr)
1	Ajanta Pharma Limited	15.55
2	The Kangra Central Co-operative Bank Ltd.	21.90

2. Material Information:

2.1. Details of all default/s and/or delay in payments of interest and principal of CPs, (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued in the past 5 financial years including in the current financial year

None

2.2. Ongoing and/or outstanding material litigation and regulatory structures, if any.

None

2.3. Any material event/ development having implications on the financials/credit quality including any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest / continue to invest in the CP.

None

3. Details of borrowings of the company, as on the latest quarter end: December 31, 2022

3.1. Details of debt securities and CPs:

Clx Capital Services Private Limited

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Table 8: Details of debt securities

ISIN	Allotment Date	Maturity Date	Outstanding Rs. Crore	Credit Rating A	Coupon	Nature	Security Book Debts and Receivables	DT details
INE157D08019	25-May-18	25-May-23	100.00	CARE	11.55%	Unsecured	-	Catalyst Trusteeship
INE157D08019	25-May-18	25-May-23	100.00	CARE	11.55%	Unsecured	-	Catalyst Trusteeship
INE157D08027	27-Jun-18	27-Jun-23	200.00	CARE	11.55%	Unsecured	-	Catalyst Trusteeship
INE157D07DE7	30-Jun-20	26-Jun-23	25.00	CARE	11.05%	Secured	1.25x	Catalyst Trusteeship
INE157D07DJ6	18-Sep-20	18-Sep-23	20.00	CARE	10.85%	Secured	1.1x	Catalyst Trusteeship
INE157D07DN8	29-Jun-21	26-Mar-23	29.90	CARE	Zero Coupon	Secured	1.1x	Catalyst Trusteeship
INE157D07DO6	15-Jul-21	11-Apr-23	11.00	CARE	Zero Coupon	Secured	1.1x	Catalyst Trusteeship
INE157D07DP3	29-Jul-21	27-Jan-23	3.00	CARE	9.75%	Secured	1.1x	Catalyst Trusteeship
INE157D07DO6	05-Aug-21	11-Apr-23	13.40	CARE	Zero Coupon	Secured	1.1x	Catalyst Trusteeship
INE157D07DQ1	30-Sep-21	27-Jun-23	20.00	CARE	Zero Coupon	Secured	1.1x	Catalyst Trusteeship
INE157D07DR9	30-Jun-22	31-Dec-23	15.00	CARE	10.10%	Secured	1.1x	Catalyst Trusteeship
INE157D07DS7	20-Jul-22	20-Nov-23	50.00	CARE	10.00%	Secured	1.1x	Catalyst Trusteeship
INE157D07DT5	16-Sep-22	16-Sep-24	50.00	CARE	10.10%	Secured	1.1x	Catalyst Trusteeship
INE157D07DV1	22-Sep-22	21-Mar-23	60.00	CARE	9.20%	Secured	1.1x	Catalyst Trusteeship
INE157D07DU3	26-Sep-22	31-Oct-25	35.00	CARE	10.66%	Secured	1.15x	Catalyst Trusteeship
INE157D07DW9	29-Sep-22	29-Mar-24	20.00	CARE	9.65%	Secured	1.1x	Catalyst Trusteeship

Details of CPs

S. No.	ISIN	Name of Debenture Holders	Amount (Rs. Cr)
1	INE157D14EC5	Ajanta Pharma Limited	15.55

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2	INE157D14ED3	The Kangra Central Co-operative Bank Ltd.	21.90
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3.2. Details of secured/ unsecured loan facilities/ bank fund based facilities/ rest of the borrowing, (if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference shares) from banks or financial institutions or financial creditors, as on last quarter end i.e. 31.12.2022:

Table 9: Details of loan facilities, bank fund based facilities, other borrowings, etc. as on 31.12.2022:

	Name and address of bank	Bank of India Nariman Point Large Corporate Branch, 92-93, 9th Floor, Free Press House, 215, Free Press Journal Marg, Nariman Point, Mumbai-400021	Karnataka Bank Ltd., Corporate Finance Branch, K-13, Choudhary Building, Outer Circle, Connaught Place, NEW DELHI – 110 001	State Bank of India Backbay Branch, First Floor, Tulsiani Chambers, Nariman Point Mumbai, Maharashtra-400021	Indian Bank Mid Corporate Branch, Parliament Street, New Delhi	Suryoday Small Finance Bank #1101, Shada Tenaes, Plot 65, Sector 11, CBD B6hpur, NaM Mumbai -400 614	Northern Arc Capital Ltd (formerly IFMR Finance Ltd.) 10 th floor, Phase-1, IIT-Madras research park, Kanagam village, taramani, Chennai 600 113	Nabsamruddhi Finance Limited., Ground Floor, D wing, NABARD Head Office, C-24, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051
II	Facilities Availed							
A	NATURE	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan
B	Non-Fund-based facilities other than derivatives	NIL	NIL	NIL	NIL	NIL	NIL	NIL
C	Derivative contracts entered into the bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL
II.	Purpose for which borrowed	For onward lending	For onward lending	For onward lending	For onward lending	On-lending in the regular course of business	For onward lending to business loans, K-12 loans and personal loans	For onward lending
III	Limit Sanctioned As on 31st December, 2022	INR 75 Cr	INR 50 Cr	INR 405 Cr	INR 200 Cr	INR 20 Cr	INR 200 Cr	INR 48 Cr
III.	Date of sanction	26 December 2019	07 September 2021	06 March 2020 15 Dec.21 8 Dec.22	30 September 2020 12 Nov.2021 28 Dec. 2022	12 November 2020	31 December 2020 30 June 2021 31 Mar.22 16 Dec. 2022	19 February 2021 & 5 Dec., 2022
IV.	Principal Outstanding as on 31st December, 2022	INR 37.50 Cr	INR 35 Cr	INR 185.14cr	INR 141.22cr	INR 1.00 Cr	INR 127.50 Cr	INR 33.8Cr
V.	Over dues Position, if any	NIL	NIL	NIL	NIL	NIL	NIL	NIL
VI.	Repayment Terms	16 quarterly installments after 1 year from the date of First disbursement.	Repayable in 10 quarterly installments of Rs. 5 Cr each after a	Repayable in 19 equal quarterly installments Payable from the end of first quarter after after	To be repaid in 15 Quarterly instalments after moratorium period of 3 month.	Repayable in 12 quarterly installments	Repayable in 4 half-yearly installments. &	Repayable in 12 quarterly installments.

			holiday period of 4 months.	moratorium period of 3 Months. 12 equal installments for Dec.22 sanction	To be repaid in 19 Quarterly instalments after moratorium period of 3 month.		Repayable in 10 quarterly installments. & Repayment in 8 quarterly installments	Repayment in 23 monthly installment
VII.	Security offered	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company

	Name and address of bank	JM Financial Products Limited 7th Floor Cnergy Appasaheb Marathe Marg, Prabhadevi Mumbai – 400025	DCB Bank Limited, 3 rd Floor, A-Set Office, 7/56, Desh Bandhu Gupta Road, Karol Bagh, NEW DELHI – 110 005	Maanveeya Development & Finance Pvt. Ltd. Door No. 8-2-293/82/2/208/A & 208/A/1, M.L.A's Colony, Road no. 12, Banjara Hills, Hyderabad-500034, Telangana	MAS Financial Services 6, Ground Floor, Narayan Chambers, Ashram Road, Ahmedabad	South Indian Bank Limited (Merged Entity) Nariman Point Branch, 207, Embassy Centre, 8, ground Floor, Greater Mumbai - 400 021	Kisetsu Saison Finance (India) Pvt. Ltd.
II	Facilities Availed						
A	Fund Based Credit facilities	Term Loan	Term Loan & CC	Term Loan	Term Loan	Term Loan & OD	Term Loan
B	Non-Fund-based facilities other than derivatives	NIL	NIL	NIL	NIL	NIL	NIL
C	Derivative contracts entered into the bank	NIL	NIL	NIL	NIL	NIL	NIL
II.	Purpose for which borrowed	For onward lending	For onward lending	For onward lending to MSME	For onward lending to MSME or PL	Meeting the working requirements including on-lending.	For Onward Lending to BL, K12, PL, HFS, MLAP
III	Limit Sanctioned As on 31st December, 2022	INR 100 Cr	Term Loan INR 40 Cr	INR 50cr	INR 110cr	INR 60 Cr (50 Crores TL & 10 Crores OD)	INR 54 Cr
III.	Date of sanction	August 5 ,2022	30 July 2021 23 Nov 2022	7 October 2021	30 September 2021 , 20 December 2021 & 28 September 2022 21 October 2022	February 27, 2018	May 30, 2022 & 29 September 2022
IV.	Outstanding as on 31st December, 2022	INR 67.76 Cr	INR 30.91cr	INR 33.31 cr	INR 73.65 cr	INR 19.73 cr	INR 45.25cr
V.	Over dues Position, if any	NIL	NIL	NIL	NIL	NIL	NIL
VI.	Repayment Terms	12 monthly installments starting from 1 st October 2022.	Term Loan - Repayable in 11 quarterly installments after 3 months of moratorium.	12 quarterly installments after 3 months from date of disbursement	Monthly installments for 36months & Monthly installments for 24 months	8 half yearly annual installments commencing at the end of 18 th month	24months

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			CC – On demand			from the date of first drawdown	
VII.	Security offered	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company

	Name and address of bank	SIDBI C-11, G Block, Swavalamban Bhavan, Bandra Kurla Complex, Bandra East, Mumbai 400051	Hinduja Leyland Finance Ltd. 27-A, Developed Industrial Estate, Guindy, Chennai - 600032	Utkarsh Small finance bank limited Utkarsh Tower, NH – 31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh- 221105
II	Facilities Availed			
A	Fund Based Credit facilities	Term Loan	Term Loan	Term Loan
B	Non-Fund-based facilities other than derivatives	NIL	NIL	NIL
C	Derivative contracts entered into the bank	NIL	NIL	NIL
II.	Purpose for which borrowed	For onward lending	For onward lending	For onward lending
III	Limit Sanctioned As on 31st December, 2022	INR 100 Cr	INR 50cr	INR 30cr
III.	Date of sanction	22-Dec-2022	23-Dec-22	28 – Nov-2022
IV.	Outstanding as on 31st December, 2022	INR 100 Cr	INR 50cr	INR 30 cr
V.	Over dues Position, if any	NIL	NIL	NIL
VI.	Repayment Terms	36 months with moratorium of 6 months	24 months	24 months
VII.	Security offered	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company	First Pari – passu charge on standard receivables of the Company

- Credit Rating for above facilities is CARE A (Stable).
- All borrowings are classified as Current.

3.3. The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account (DSRA) guarantees/ any put option etc.

Sr.No.	Particulars	Amount (as on date)
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1.	The Company has provided a corporate guarantee to Federal Bank Limited for a term loan amounting to Rs. 8,00,00,000.	Rs.8,00,00,000
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4. Issue Information:

4.1. Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.

ISIN	Amount	Issue & Value Date	Maturity Date	Current Credit Rating	Date of Rating	Name of CRA	Validity Period of Rating	IPA
INE157D14EE1	15,00,00,000	10-03-2023	07-03-2024	A1	06-03-2023	CARE	Till the maturity of the CP	ICICI Bank Limited

“We confirm that the Credit rating of A1 vide CARE letter dated 06-03-2023 for the company’s Commercial Paper programme of Rs. 300 crore is valid as at the date of issuance and listing.”

4.2. CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 15 months.

Board Resolution dated 13-02-2023 (Please refer attached **Exhibit 1**)
Within the overall borrowing limit of the Company (Presently upto Rs. 2,000 Crores)

Details of CP issued during the last 15 months:

ISIN	Issue date	Due date	Amount (In Crore)	Amount O/S (In Crore)	IPA	CRA	Rating	Rated Amount
INE157D14DW5	09-06-2021	29-11-2021	25	0	ICICI Bank Ltd.	CARE	A1+	200
INE157D14DX3	20-07-2021	14-01-2022	25	0	ICICI Bank Ltd.	CARE	A1+	200
INE157D14DZ8	24-09-2021	22-03-2022	25	0	ICICI Bank Ltd.	CARE	A1+	200
INE157D14DY1	28-09-2021	28-09-2022	25	0	ICICI Bank Ltd.	CARE	A1+	200
INE157D14EA9	02-02-2022	28-07-2022	50	0	ICICI Bank Ltd.	CARE	A1	200

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INE157D14EB7	12-04-2022	29-09-2022	25	0	ICICI Bank Ltd.	CARE	A1	200
INE157D14EC5	14-11-2022	05-04-2023	15.55	15.55	ICICI Bank Ltd.	CARE	A1	100
INE157D14ED3	28-Nov-22	28-Nov-23	21.90	21.90	ICICI Bank Ltd.	CARE	A1	100

4.3. End-use of funds

Proceeds of Commercial Paper will be utilized for working capital requirements

4.4. Credit Support/enhancement (if any): NONE

- (i) Details of instrument, amount, guarantor company: NIL
- (ii) Copy of the executed guarantee: NIL
- (iii) Net worth of the guarantor company: NIL
- (iv) Names of companies to which guarantor has issued similar guarantee: NIL
- (v) Extent of the guarantee offered by the guarantor company: NIL
- (vi) Conditions under which the guarantee will be invoked: NIL

5. Financial Information:

5.1. a. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results, if the issuer has been in existence for a period of three years or above; or

(Please refer Annual Reports & Audited Financial Statements of the Company as updated on the website of the Company link: <https://www.clix.capital/investors/>).

b. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, pertaining to the years of existence, if the issuer has been in existence for less than three years.”

Not Applicable

5.2. Latest audited financials are not be older than six months from the date of application for listing.

5.3 Provided that listed issuers (who have already listed their specified securities and/ or NCDs and/ or NCRPS) who are in compliance with SEBI LODR Regulations, 2015, and/ or issuers (who have outstanding listed CPs) who are in compliance with the continuous listing

conditions mentioned at paragraphs 7-10 below, may file unaudited financials with limited review for the stub period in the current year, subject to making necessary disclosures in this regard including risk factors.

Please refer attached Exhibit 2

5.4 Latest available limited review quarterly financial results in case an issuer is not having any listed specified securities and is required to prepare such results on quarterly basis for consolidation of financial results of its holding company, under the requirement of any applicable law(s).

Not Applicable

6. Asset Liability Management (ALM) Disclosures:

6.1. NBFCs/ HFCs seeking to list their CPs shall also make disclosures as specified in Chapter III of the SEBI circular.

Please refer attached Exhibit 3

Signed By:

Name and Designation	Signature
Rakesh Kaul – CEO & Whole Time Director	

Date: March 7, 2023

Place: Gurugram

Enclosed: Exhibit a/a

Exhibit-1



CERTIFIED TRUE COPY OF RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS ("BOARD") OF CLIX CAPITAL SERVICES PRIVATE LIMITED ("THE COMPANY") HELD ON MONDAY, 13TH FEBRUARY, 2023 AT BOARD ROOM, 901 B, 9TH FLOOR, TWO HORIZON CENTRE, DLF PHASE-V, GURUGRAM 122 002

"NOTED THAT these resolutions are in supersession of all the earlier resolutions passed pursuant to the provisions of Section 179(3)(d) of the Companies Act, 2013.

RESOLVED THAT pursuant to the provisions of Section 179(3)(d) of the Companies Act, 2013 and any other relevant provisions thereof for all outstanding amounts borrowed from all sources whatsoever, the Board hereby authorizes secured or unsecured borrowings (other than through issuance of securities), including issuance of commercial paper, availing loans & other financing from banks and financial institutions, and other bodies corporate(s), up to an aggregate limit of INR 5000 Crore (Rupees Five Thousand Crore Only), such that outstanding amounts borrowed through issuance of commercial paper does not exceed Rs. 2000 Crore (Rupees Two Thousand Crore Only).

RESOLVED FURTHER THAT for secured borrowings, if any, the Company may provide security which may include fixed deposits or units of mutual fund or all of the Company's present and future receivables from book debts i.e. receivables from loan, receivables from finance lease; assets (moveable or immoveable) arising from operating lease. For the avoidance of doubt, the following assets shall stand excluded from the purview of the security, viz. (a) any other fixed, moveable or immoveable asset of the Company (except as provided above), (b) any investment made by the Company in any affiliate, group company, joint venture, or subsidiary; (c) any equity investment made by the Company in any company or body corporate; and (d) Statutory Liquidity Ratio investments of the Company from time to time.

RESOLVED FURTHER THAT the Board of Directors hereby authorizes the below named persons with the following authority, and where required, grant such person a power of attorney for such authority:

- i. Following officers, as per authority and subject to the limits mentioned herein below, are hereby authorized, to determine the rate and tenor, among other terms, for any borrowing. For borrowings having terms which are above the limit defined below will require approval from Anil Chawla, Director and Utsav Bajjal, Director;

Authorization Table 1:

S.No.	Name	Authorization	Limit
1.	Rakesh Kaul	Any two jointly	Amount: Upto Rs. 1000 Cr
2.	T. Prakash Shetty		
3.	Vikram Rathi		
4.	Gagan Aggarwal		

Clix Capital Services Private Limited
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www.clix.capital | hello@clix.capital | +91 124 3302000
CIN: U65991DL1994PTC116256, PAN: AAACCG642F, Regd. Office: Plot No. 23, 5th Floor, Aggarwal Corporate Tower, Govind Lal Sikka Marg, Rajendra Place, New Delhi- 110008

Clix Internal Circulation Only

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- i. Officers as mentioned in Authorization Table 1 or Authorization Table 2, as per authority defined in the table, to execute all transaction documents related to any borrowings under this resolution, including, credit facility documents, deed of undertaking, deed of hypothecation, declaration to be made on behalf of the Company and to take steps and to do all such acts, deeds and things, in order to give effect to this resolution.

Authorization Table 2:

Group	Name	Authorization
A	Rakesh Kaul Gagan Aggarwal T. Prakash Shetty Sanjay Rajpal Dhairya Parikh Ankit Aggarwal Ruchika Sharma	1. Any two jointly from Group A
B	Pooja Mehta Rashmi Ameriya Amit Jain Deepak Singhal Priyank Pande Naman Jain	2. Any one from Group A and any one from Group B

- ii. Secretary or Directors of the Company to finalize the documents required for the registration, satisfaction and vacation of charges related to any secured borrowings and to file the requisite forms for registration/vacation of the charges with the Registrar of Companies and to use any external consultant approved by the Company for the same;

RESOLVED FURTHER THAT officers as mentioned in Authorization table 1, acting any two jointly, are authorized to modify the list of person(s) in Authorization Table 2, from time to time.

RESOLVED FURTHER THAT any one of the Directors or Secretary of the Company be and is hereby severally authorized to issue a Certified True copy of this resolution and provide a letter or power of authority to the authorized persons named above."

Certified true copy
For Clx Capital Services Private Limited


Ashish Kumar
Company Secretary
Membership id-ACS23155



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Exhibit 2

Brahmayya & co.
Chartered Accountants

Independent Auditor's Review Report for the quarter and half year ended September 2022 on the unaudited Financial Results of the Company pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Review Report To
The Board of Directors
Clix Capital Services Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Clix Capital Services Private Limited ("the Company") for the quarter and half year ended September 30, 2022 together with relevant notes thereon (the "statement"), being submitted by the company pursuant to requirements of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations").
2. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34), "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on these statements based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements 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. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended 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.



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Other Matters

5. The financial results of the company for the quarter ended September 30, 2021 & half year ended September 30, 2021 were certified by the management. Further refer to note no. 7 and 9 of the financial results.

The statement also includes figures for the year ended March 31, 2022 audited by the predecessor audit firm where they have expressed an unmodified opinion on such financial results vide their report dated May 30, 2022. We have relied upon the said report dated May 30, 2022 for the purpose of our report on this statement.

Our conclusion is not modified in respect of this matter.

For Brahmayya & Co.,
Chartered Accountants
Firm's Regn No. 000511S



N. Venkata Suneel
Partner

Membership No : 223688
UDIN: 22223688BDCRKJ3534



Place : Gurugram
Date :14th November , 2022

Clxx Capital Services Private Limited
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 Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001
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(INR In lacs except EPS data)

Statement of Unaudited Standalone Financial results for the quarter and half year ended 30 September 2022						
Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	Unaudited (refer note - 8)	Unaudited	Unaudited (refer note - 9)	Unaudited	Unaudited (refer note - 9)	Audited
Revenue from operations						
Interest income	14,413	13,508	13,556	27,921	28,828	53,884
Rental Income	418	491	950	909	2,147	3,456
Fees and commission income	763	695	429	1,458	1,823	3,394
Net gain on fair value changes	789	(69)	518	720	1,320	2,893
Net gain on de-recognition of financial instruments under amortised cost category	234	-	125	234	125	125
Total revenue from operations	16,617	14,625	15,578	31,242	34,243	63,752
Other income	1,252	84	816	1,336	1,052	2,598
Total income	17,869	14,709	16,394	32,578	35,295	66,350
Expenses						
Finance costs	7,295	6,587	6,463	13,882	14,035	28,216
Fees and commission expense	135	71	112	206	126	501
Impairment on financial instruments	3,691	2,531	9,391	6,222	16,074	28,552
Employee benefit expenses	2,186	2,084	2,104	4,270	4,425	7,846
Depreciation and amortization	640	689	1,182	1,329	2,573	4,918
Other expenses	2,905	2,433	1,948	5,338	3,585	8,675
Total expenses	16,852	14,395	21,200	31,247	40,818	78,708
Profit/(loss) before tax	1,017	314	(4,806)	1,331	(5,523)	(12,358)
Tax expense:						
(1) Current tax	-	-	244	-	244	-
(2) Current tax for earlier years	-	-	-	-	-	(5)
(3) Deferred Tax charge/(credit)	226	109	(1,451)	335	(1,631)	(3,022)
Profit/ (loss) for the period/year	791	205	(3,599)	996	(4,136)	(9,331)
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	15	13	(3)	28	9	51
Income tax relating to items that will not be reclassified to profit or loss	(3)	(4)	1	(7)	(2)	(13)
b. Items that will be reclassified to profit or loss	-	-	-	-	-	-
Other Comprehensive Income	12	9	(2)	21	7	38
Total comprehensive income for the period/year	803	214	(3,601)	1,017	(4,129)	(9,293)
Earnings per equity share*						
Basic (INR)	0.06	0.01	(0.25)	0.07	(0.29)	(0.65)
Diluted (INR)	0.05	0.01	(0.25)	0.07	(0.29)	(0.65)
Nominal Value per share (INR)	10	10	10	10	10	10

*Quarter and half year end Basic EPS and Diluted EPS are not annualised

For and on behalf of the Board of Directors
 Clxx Capital Services Private Limited

Rakesh Kaul
 Whole Time Director and CEO
 DIN: 03386665



Place: Gurugram
 Date: 14 November 2022

Clxx Capital Services Private Limited

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(INR In lacs)

Statement of Unaudited Standalone Assets and Liabilities as at 30 September 2022		
Particulars	As at 30 September 2022 (Unaudited)	As at 31 March 2022 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	15,597	25,190
Bank balance other than above	20,493	17,633
Loans	3,74,848	3,33,603
Investments	35,143	45,769
Other financial assets	1,729	2,025
Non-financial assets		
Current tax assets (net)	8,846	6,039
Deferred tax assets (net)	17,498	17,639
Property, plant and equipment	5,070	5,404
Intangible assets under development	223	793
Goodwill	36,768	36,768
Other intangible assets	2,693	2,251
Right-of-use assets	473	593
Other non-financial assets	5,779	4,314
Assets held for sale	852	505
Total assets	5,26,012	4,98,726
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	14,100	7,291
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	32
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	11,534	7,652
Debt securities	78,749	74,663
Borrowings (other than debt securities)	2,03,413	1,91,676
Lease liabilities	661	795
Other financial liabilities	10,442	10,855
Non financial liabilities		
Provisions	4,332	3,359
Other non-financial Liabilities	1,676	2,602
Total liabilities	3,24,907	2,98,925
Equity		
Equity share capital	1,43,599	1,43,599
Other equity	57,506	56,202
Total equity	2,01,105	1,99,801
Total liabilities and equity	5,26,012	4,98,726



For and on behalf of the Board of Directors
 Clix Capital Services Private Limited

Rakesh Kaul
 Whole Time Director and CEO
 DIN: 03386665

Place: Gurugram
 Date: 14 November 2022

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Statement of Unaudited Standalone Cash Flow Statement for half year ended 30 September 2022

Particulars	(INR In lakhs)	
	half year ended 30 September 2022 (Unaudited)	half year ended 30 September 2021 (Unaudited) refer note 9
Cash flow from operating activities		
Profit/ (Loss) before tax	1,331	(5,523)
Adjusted for:		
Provisions/ liabilities no longer required written back	-	(35)
Provision for employee benefits	65	118
Impairment on financial assets	(6,871)	116
Depreciation and amortisation	1,329	2,573
Bad debt written off	12,946	15,958
Finance cost on unwinding of discount on security deposits	(168)	36
Interest income on fixed deposits	(448)	(366)
Net gain on fair value changes	(720)	(1,320)
Interest on lease liability	39	92
Impairment of investments	147	-
Interest on income-tax refund	(914)	(570)
Net loss on derecognition of property, plant and equipment	(24)	(15)
Provision for indirect taxes	74	150
Share based payments	285	217
Lease equalisation reserve	(94)	(55)
Interest income on unwinding of discount on security deposit	161	(39)
Operating profit before working capital changes	7,138	11,337
Adjusted for net changes in working capital		
(Increase)/ Decrease in Financial assets and non-financial assets	(48,827)	45,808
Increase/ (Decrease) in Financial liability and other liabilities	10,181	(1,777)
(Income tax paid)/refund received (net)	(1,893)	1,759
Net Cash generated from/ (used in) operating activities	(33,401)	57,127
Cash flows from investing activities		
Movement in security receipts (net)	1,368	(9,684)
Movement in fixed deposits (net)	(2,860)	(3,343)
Movement in mutual funds (net)	14,441	7,882
Sale of Investments (Equity Shares)	685	-
Purchase of investments (Pass through certificates)	(5,295)	-
Interest income on fixed deposits	448	366
Purchase of property, plant and equipment	(2,629)	(550)
Proceeds from property, plant and equipment	1,998	1,652
Net Cash generated from / (used in) investing activities	8,156	(3,677)
Cash flows from financing activities		
Proceeds from term loan	48,236	25,283
Repayment of term loan	(56,108)	(30,129)
Proceeds from Borrowing against Securitised Portfolio	58,860	22,343
Repayment of Borrowing against Securitised Portfolio	(39,081)	(17,861)
Proceeds from commercial papers	2,398	9,523
Repayment of commercial papers	(9,508)	(2,398)
Proceeds from Non Convertible Debentures	22,973	13,457
Repayment of Non Convertible Debentures	(11,777)	(52,871)
Net decrease of Lease liability	(173)	(492)
Net Cash generated from/ (used in) financing activities	15,820	(33,145)



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Statement of Unaudited Standalone Cash Flow Statement for half year ended 30 September 2022

Particulars	(INR in lakhs)	
	half year ended 30 September 2022 (Unaudited)	half year ended 30 September 2021 (Unaudited) refer note 9
Net increase/ (decrease) in cash and cash equivalents	(9,425)	20,305
Cash and cash equivalents at the beginning of the period	23,130	9,885
Cash and cash equivalents at the end of the period/ year	<u>13,705</u>	<u>30,190</u>

Notes :

Components of cash and cash equivalents balance include:

Balances with banks:

- Current accounts

13,096

16,725

- In deposits with original Maturity of less than three months

2,501

14,537

Bank overdraft

(1,892)

(1,072)

Cash and cash equivalents at the end of the year

13,705

30,190



For and on behalf of the Board of Directors
Clix Capital Services Private Limited

Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

Place: Gurugram
Date: 14 November 2022

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Notes:

- The above financial results for the quarter and half year ended 30 September 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 14 November 2022, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- These Standalone Financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards. ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India.
- As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), secured debentures are fully secured by first charge ranking pari passu with each other on the Company's receivables. Pursuant to Regulations 52(7) and 52(7A) of Listing Regulations, the Company confirms that issue proceeds of Non Convertible Debentures(NCDs) issued by the Company and outstanding as at 30 September 2022 are being utilized as per the objects stated in the offer document. Further, the Company confirms that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.
- Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 06 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 30 September 2022 are given below:

Type of borrower	(INR in lacs)				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended 30 Sept 2022	Of (A) amount written off during the half-year ended 30 Sept 2022 #	Of (A) amount paid by the borrowers during the half-year ended 30 Sept 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 Sept 2022.
Personal Loans	6,548	1,003	307	1,294	3,944
Corporate persons*	7,461	-	-	1,058	6,403
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	14,009	1,003	307	2,352	10,347

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

represents debt that slipped into stage 3 and was subsequently written off during the half year ended 30 September 2022.

- Disclosures pursuant to Master direction- Reserve Bank of India (Transfer of loan exposures) Direction, 2021 in terms of RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021.

(a) The Company has transfer/acquired through assignment in respect of loans not in default during the quarter and half year ended 30 September 2022 as below.

Particulars	(INR in lacs)	
	For the quarter and half year ended 30 Sept 2022	
	Transferred	Acquired
Entity	NBFC	-
Count of loan accounts assigned	45	-
Amount of loan accounts assigned	1,436	-
Retention of beneficial economic interest (MRR)	10%	-
Weighted average maturity (Residual Maturity in years)	12.01	-
Weighted average holding period (in years)	1.15	-
Coverage of tangible security coverage	100%	-
Rating wise distribution of rated loans	Unrated	-

(b) The Company has not transferred/acquired stressed loans during the half year ended 30 September 2022.

- The Company's primary business segment is reflected based on the principal business carried out, i.e. financing and lending (including loans to retail and corporate customers). Accordingly, no separate disclosure for segment reporting as per Ind AS 108 is required to be made in the financial statements of the Company. The Company operates principally within India and does not have operations in economic environments with different risks and returns; hence, it is considered operating in single geographical segment.



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- 7 During the previous financial year ended 31 March 2022, the Board of Directors of the Company, in its meeting dated 04 June 2021, had approved a scheme of amalgamation ("the Scheme") with Clix Finance India Private Limited, one of its wholly owned subsidiary company into the Company. The Scheme had been approved by the Central Government (Regional Director, Northern Region) on 25 March 2022 with effect from 01 April 2021 ("Appointed Date") and pursuant to the Scheme, the Company had filed the said Order of Central Government (Regional Director, Northern region) approving the scheme of Amalgamation with the Registrar on 01 April 2022 ("Effective Date"). The said amalgamation has been accounted for as per the requirements of Appendix C to Ind AS 103 "Business Combination".
- 8 The figures for the quarter ended 30 September 2022 are the balancing figures between unaudited figures in respect of half year ended 30 September 2022 and unaudited figures in respect of quarter ended 30 June 2022.
- 9 The figures for the quarter ended 30 September 2021 are the balancing figures between unaudited figures in respect of half year ended 30 September 2021 and unaudited figures in respect of quarter ended 30 June 2021. The figures for the half year ended 30 September 2021 and quarter ended 30 June 2021 have been restated by the Management to give effect of the said amalgamation. The restated figures for the aforesaid period have not been subject to limited review/audit.
- 10 RBI vide circular dated November 12, 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances - Clarifications" has clarified / harmonized certain aspects of extant regulatory guidelines with a view to ensuring uniformity in the implementation of IRACP norms across all lending institutions. The Company has implemented the requirements of the circular and already taken necessary steps to comply with Para 10 of the circular with effect from October 01, 2022 as clarified by RBI vide circular dated February 15, 2022. Such clarifications/ harmonization has no impact on the financial results for the quarter and half year ended 30 September 2022, as the Company continues to prepare the financial results in accordance with the applicable Ind-AS guidelines and the RBI Circular dated 13 March 2020 "Implementation of Indian Accounting Standards".
- 11 Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended are as per Annexure 'I' attached.
- 12 The Board of Directors of the Company, has approved a scheme of amalgamation ("the Scheme") for amalgamation of the its wholly owned subsidiary Clix Housing Finance Limited into the Company. The amalgamation Scheme has been approved by Reserve Bank of India and No Objection Letter was issued on October 27, 2022 by RBI for the Company. The approval for Clix Housing Finance Limited from Reserve Bank of India, Mumbai Office is in process. The Company will file the Scheme with the Regional Director, Registrar of Companies, as required under the Companies Act, 2013 post regulatory approval(s). As per the Scheme, the appointed date for amalgamation is proposed as 1 April 2022.
- 13 The Previous year/ period figures have been reclassified/regrouped to conform to the figures of the current period.



For and on behalf of the Board of Directors
Clix Capital Services Private Limited

Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

Place: Gurugram
Date: 14 November 2022

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Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)
 Regulations, 2015 for the quarter and half year ended 30 September 2022

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.41
b.	Debt service coverage ratio;	Not applicable, being an NBFC
c.	Interest service coverage ratio;	Not applicable, being an NBFC
d.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (INR in lacs)	2,01,105
g.	Net profit/ (loss) after tax	
	Net profit after tax (INR in lacs) for the half year	996
	Net profit/(loss) after tax (INR in lacs) for the quarter	791
h.	Earnings per share (not - annualised)	
	For the half year (Basic) (INR)	0.07
	For the half year (Diluted) (INR)	0.07
	For the quarter (Basic) (INR)	0.06
	For the quarter (Diluted) (INR)	0.05
i.	current ratio	Not applicable, being an NBFC
j.	long term debt to working capital	Not applicable, being an NBFC
k.	bad debts to Account receivable ratio	Not applicable, being an NBFC
l.	current liability ratio	Not applicable, being an NBFC
m.	total debts to total assets	0.54
n.	debtors turnover	Not applicable, being an NBFC
o.	Inventory turnover	Not applicable, being an NBFC
p.	Operating margin (%)	Not applicable, being an NBFC
q.	Net profit margin (%) (Profit after tax / Total revenue from operations)	
	For the half year	3.19%
	For the quarter	4.76%
r.	Sector specific equivalent ratios, as applicable.	
	GNPA%	2.89%
	NNPA%	1.28%
	CRAR%	33.98%



For and on behalf of the Board of Directors
 Clix Capital Services Private Limited

Rakesh Kaul
 Whole Time Director and CEO
 DIN: 03386665

Place: Gurugram
 Date: 14 November 2022

Clix Capital Services Private Limited

901 B, 9th Floor, Two Horizon Center, DLF Phase V, Gurugram, Haryana 122002, India
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CIN: U65929DL1994PTC116256, PAN: AAAC00642F, Regd. Office: Plot No. 23, 5th Floor, Aggarwal Corporate Tower, Govind Lal Sika Marg, Rajendra Place, New Delhi- 110008

CLX Capital Services Private Limited
 Related Party disclosures for half year ended 30 September 2022

[INR in fact]

S.No	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate	Tenure (In Years)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	CLX Capital Services Private Limited	AAACC0642F	CLX Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Inter-Corporate Loan given	NA	300	1,000	600	NA	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.
2	CLX Capital Services Private Limited	AAACC0642F	CLX Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Inter-Corporate Loan repaid	NA	10,700	11,000	600	NA	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.
3	CLX Capital Services Private Limited	AAACC0642F	CLX Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Interest on Inter-Corporate Loan	NA	206	-	-	NA	NA	NA	NA	NA	NA	NA	NA
4	CLX Capital Services Private Limited	AAACC0642F	Key Management Personnel	KMP	KMP	Remuneration	NA	755	-	-	NA	NA	NA	NA	NA	NA	NA	NA
5	CLX Capital Services Private Limited	AAACC0642F	CLX Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Payment received on behalf	NA	5	-	-	NA	NA	NA	NA	NA	NA	NA	NA



For and on behalf of the Board of Directors
 CLX Capital Services Private Limited

Rakesh Kaul

Rakesh Kaul
 Whole Time Director and CEO
 DIN: 03386665

Place Gurugram
 Date : 14 November 2022



November 14, 2022

Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai- 400051

Sub: Statement on utilization of issue proceeds of Non-Convertible Securities for the quarter ended September 30, 2022

Dear Sir / Madam,

Pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI circular SEBI/HO/DDHS/08/2020 dated January 17, 2020, please find our confirmation herewith for Nil deviation or variation as stated below and that same has been utilized fully. Since the previously issued proceeds have been fully utilized for the purpose for which these proceeds were raised no further disclosure is required from now. We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For Clix Capital Services Private Limited

RAKESH KAUL

Whole Time Director

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues / Private placement)	Type of instrument	Date of raising funds	Amount Raised (in Rs. Lakhs)	Funds Utilized (in Rs Lakhs)	Any deviation (Yes/ No)	If is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
Clix Capital Services	INE157D07DW9	Private Placement	NCD	29-09-2022	2000	2000	No	NA	All funds utilized for purpose
	INE157D07DU3	Private Placement	NCD	26-09-2022	3500	3500	No	NA	

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Private Limited	INE157D07DV1	Private Placement	NCD	22-09-2022	6000	6000	No	NA	given in Offer documents (both cases)
	INE157D07DT5	Private Placement	NCD	16-09-2022	5000	5000	No	NA	
	INE157D07DS7	Private Placement	NCD	20-07-2022	5000	5000	No	NA	
	INE157D07DR9	Private Placement	NCD	30-06-2022	1800	1800	No	NA	

For Clix Capital Services Private Limited

RAKESH KAUL
 Digitally signed by RAKESH KAUL
 Date: 2022.11.14 20:36:55 +05'30'

Whole Time Director

Clix Capital Services Private Limited

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November 14, 2022

**Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai- 400051**

Statement of deviation/ variation in use of Issue proceeds under Regulation 52(7A) read with Chapter IV of SEBI Circular No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (Annex -IV-B)

Dear Sir/Ma'am,

With reference to captioned circular, please have the below given statement for Nil deviation declaration for your record:

Particulars	Remarks
Name of listed entity	Clix Capital Services Private Limited
Mode of fund raising	Private Placements of NCDs
Public issue/ Private placement	Private placement
Type of instrument	Non-convertible Securities (NCD)
Date of raising funds	INE157D07DW9 29-09-2022 INE157D07DU3 26-09-2022 INE157D07DV1 22-09-2022 INE157D07DT5 16-09-2022 INE157D07DS7 20-07-2022 INE157D07DR9 30-06-2022
Amount raised	23300 Lakhs
Report filed for quarter ended	30-09-2022
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes,
If yes, details of the approval so required?	In case there would be a variation exchange and NCD holder's approval would have been needed
Date of approval	Approval is not needed as there isn't any variation
Explanation for the deviation/ variation	Not Applicable as there isn't any variation
Comments of the audit committee after review	Not needed as there isn't any variation
Comments of the auditors, if any	Not needed as there isn't any variation

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Objects for which funds have been raised and where there has been a deviation/ variation, in the following table						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds Utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
On-lending	Not Applicable	100%	No	100%	Nil	There isn't any variation from the original allocation

Thanking you,

Yours faithfully,

For Clix Capital Services Private Limited

BAKESH KAUL

Whole Time Director

Clix Capital Services Private Limited

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5. The Company's management is also responsible for ensuring that the Company complies with the terms and conditions including compliances of the covenants as per the information Memorandum/ placement memorandum/ Debenture Trust Deed and other agreements and documents executed with Debenture Trustee and Debenture holders and also in compliance with SEBI LODR, as applicable.

Auditors' Responsibility

6. Our responsibility is to provide a reasonable assurance on the Statement, based on the verification of the reviewed financial Results, relevant records, documents, information, explanations and representations given to us by the Company's management and in accordance with our interpretations of the law and related pronouncements.
7. For the purpose of this report, we have planned and performed the following procedures:
- We have obtained the un-reviewed financial information of the company for the half year ended September 30, 2022.
 - We have traced the information given in 'Annexure-A', which is prepared by the management, with the books and records maintained by the company, regarding the Book value of Security cover submitted by the company in the Annexure-A.
 - We have checked the underlying arithmetical computation of the amounts included in the 'Annexure A', as prepared by the management of the Company.
 - We have examined the compliances made by the listed entity in respect of all the covenants of the listed non-convertible debt securities (NCD's) including reporting, financial, affirmative and negative covenants as given in the terms of issue clause of the respective Information Memorandums/ Annexure-I of the Placement Memorandums.
8. Pursuant to the Regulation 56(1)(d) of SEBI LODR, it is our responsibility to provide a reasonable assurance on the Security Cover and to confirm that the computation has been made based on the Financial Results and other information as considered relevant for this purpose.
9. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services engagements.



Ground Floor, DLF Plaza Tower, Qutub Enclave,
Block B, Sector 26A, Gurugram, Haryana - 122 002.

T: +91 - 124 - 423 5522

E: mail.delhi@brahmayya.com | www.brahmayya.com

Opinion

11. Based on the reviewed Financial Results and the information and explanations given to us and the examination conducted as detailed above and representations provided to us, we certify that nothing has come to our attention that causes us to believe that Company has not complied, in all material respects, with the requirements of SEBI regulations for the maintenance of the security cover as per the information Memorandum/ placement memorandum/ Debenture Trust Deeds, including the compliance with all covenants including financial covenants, in respect of debt securities as at September 30, 2022.

Restriction on Use

12. This Certificate has been issued at the request of the Company for them to submit it to Catalyst Trusteeship Limited ('the Debenture Trustee') pursuant to the requirements of SEBI LODR and stock exchange/SEBI and may not be suitable for any other purpose. Therefore, our Certificate is intended solely for the information and use of the Board of Directors, the management of the Company, the Debenture Trustee and stock exchange/SEBI and is not intended to be and should not be used by any one other than these specified parties.

This Certificate should not be circulated, copied, used or referred for any other purpose without our prior written consent.

For Brahmayya & Co.,
Firm Registration No. 0005115
Chartered Accountants



N. Venkata Suneel

Partner

Membership No: 223688



Place: Gurugram

Date: 14th November, 2022

UDIN: 22223688BDCSPV1588

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying/Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRFA market value is not applicable)	Market Value for Part passu charge Assets	Carrying value/book value for part passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRFA market value is not applicable)	Total Value (C+L+M+N)
ASSETS		Book	Book	Book	Book Value	Book Value								
Property, Plant and Equipment							5,079		5,079					
Capital Works in Progress							223		223					
Right of Use Assets							473		473					
Goodwill							36,768		36,768					
Intangible Assets							2,693		2,693					
Intangible Assets under Development							273		273					
Investments							35,343		35,343					
Loans	Loans and advances (Net of ECL Provision)		43,014		95,746	43,014	1,03,911		3,74,646				45,014	43,014
Inventories														
Trade Receivables														
Cash and Cash Equivalents							35,597		15,597					
Bank Balances other than Cash and Cash							20,493		20,493					
Others							34,481		34,481					
Total					95,746		2,55,075		5,26,012				49,014	43,014
LIABILITIES														
Debt securities to which this certificate relates	Secured debentures			Yes					38,749					38,749
Other debt-sharing part-passu charge with above debt	Unsecured debentures, Term loan and OD						40,000		1,55,293					
Other Debt														
Subordinated debt														
Borrowings	Term Loan and Securitised Borrowing								88,120					
Bank														
Debt Securities														
Others														
Trade Payables							25,634		25,634					
Trade Liabilities							661		661					
Provisions							4,332		4,332					
Others							7,13,273		2,13,273					
Total					88,120		7,83,850		5,26,012				38,749	38,749
Cover on Book Value														
Cover on Market Value														
		Exclude Security Cover Ratio	Part-Passu Security Cover Ratio	1.11	1.15	1.15								

Note - The Company has complied with all the covenants/terms of the issue in respect of listed debt securities of listed entity



For and on behalf of the Board of Directors
 CLXX Capital Services Private Limited

 Rakesh Kaul
 Whole Time Director and CEO
 DIN: 03386665

Place: Gurugram
 Date: 14 November 2022

Exhibit 3**Asset Liability Management (ALM) Disclosures:**

Disclosures as specified in Chapter IV of the SEBI circular

1. Details with regard to the lending done by the issuer out of the issue proceeds of debt securities in last three years, including details regarding the following:

1.1. Lending policy:

Key Segments	Secured/ Unsecured	Sourcing*	Underwriting	Avg. Tenure	Avg. Ticket Size
Business Loan	Unsecured	P+D	Manual	30	20L
Merchant Lending	Secured	D	D	18	1L
Healthcare Equipment Finance	Secured	P	Manual	60	75L
School Loan	Secured	P	Manual	120	80 L
Personal Loan	UnSecured	D	D	36	2.5L

*P= Physical D=Digital

- 1.2 Classification of loans / advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.

S.No	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate	Tenure (In Years)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	Clix Capital Services Private Limited	AAACC0642F	Clix Housing Finance Limited	AAAGCC7223E	100 % Subsidiary Company	Inter-Corporate Loan given	NA	300	11,000	600	NA	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.
2	Clix Capital Services Private Limited	AAACC0642F	Clix Housing Finance Limited	AAAGCC7223E	100 % Subsidiary Company	Inter-Corporate Loan repaid	NA	10,700	11,000	600	NA	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.
3	Clix Capital Services Private Limited	AAACC0642F	Clix Housing Finance Limited	AAAGCC7223E	100 % Subsidiary Company	Interest on Inter-Corporate Loan	NA	205	-	-	NA	NA	NA	NA	NA	NA	NA	NA
4	Clix Capital Services Private Limited	AAACC0642F	Key Management Personnel	KMP	KMP	Remuneration	NA	755	-	-	NA	NA	NA	NA	NA	NA	NA	NA
5	Clix Capital Services Private Limited	AAACC0642F	Clix Housing Finance Limited	AAAGCC7223E	100 % Subsidiary Company	Payment received on behalf	NA	5	-	-	NA	NA	NA	NA	NA	NA	NA	NA

1.3 Classification of loans / advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.;

Disclosures of assets under management

A. State wise Break-up:

State wise break -up of Total Active Client (No. of borrowers)	As on March-2021	As on March -22	As on Sep-22
Maharashtra	17536	12509	17812
Telangana	12856	8136	10525
Delhi	12742	6171	8363
Karnataka	12175	8457	11150
Haryana	10176	31829	23021
Tamil Nadu	6887	5064	9888
Uttar Pradesh	4957	162	2557
Gujarat	3965	2831	5317
Rajasthan	1465	1352	3527
Punjab	522	41	872
West Bengal	367	17	741
Andhra Pradesh	214	50	1364
Madhya Pradesh	85	18	288
Odisha	85	7	366
Bihar	63	12	417
Kerala	37	21	279

Himachal Pradesh	32	3	64
Uttarakhand	24	9	118
Chattisgarh	5	6	209
Assam	1	4	180
Jharkhand	1	3	144
North eastern states	0	0	146

Digital Partnership Excluded

B. Segment wise break up:

Segment Wise Active Client Numbers	As on March'21	As on March'22	As on Sept'22
SME	6519	5813	7094
Business Loans	5269	4192	5232
Healthcare Financing	65	730	715
School Financing K12	588	740	1084
Supply chain -	13	0	0
Loan against card receivables	584	151	63
Retail – Consumer	77652	70726	90093
Personal Loans	54909	60646	84606
Auto Lease and Two Wheeler	22544	9724	5258
Housing loan (DA)	199	356	229
Corporate Lending	24	163	160
Digital Partnership		244306	79886
Total Borrowers of Clix Capital	84195	321008	177233

1.4 Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time;

Concentration of Advances / AUM:	Rs. Crore
Particulars	As at September 30, 2022
(i) Total advances to twenty largest borrower	246
(ii) Percentage of exposure to twenty largest borrower to total AUM	6.31%

1.5 Details of loans, overdue and classified as non-performing in accordance with RBI stipulations

Segment Wise NPA as on September 30,2022

□
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Segment	GNPA	Provision	NNPA
BL	15.2	11.09	4.11
PL	28.3	20.1	8.2
K-12/LAP	26.76	8.7	18.06
HFS	24.83	12.52	12.31
Others	18.17	10.65	7.52
Total	113.26	63.06	50.2
AUM	3904.42		3841.36
	2.90%		1.31%
Non Restr. Book	72.96		
	2.02%		

1.6 Residual maturity profile of assets and liabilities (in line with the RBI format):

Residual maturity profile of assets and liabilities;

As on Sep 30, 2022	0 day to 7 days	8 days to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
Outflows											
Equity (Inclusive of Reserves & Surplus)	-	-	-	-	-	-	-	-	-	2,010.61	2,010.61
Borrowing	10.91	5.00	89.38	143.14	204.08	603.84	948.72	724.31	109.41	-	2,838.77

Bank Borrowing	0.9 1	5.00	6.67	30.28	73.7 1	213.3 5	159. 52	274. 50	54.4 1	-	818 .35
Non Bank Borrowing	10. 00	-	77.71	112.8 5	92.1 1	283.3 4	281. 29	351. 81	20.0 0	-	1,2 29. 11
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-
Debentures	-	-	5.00	-	38.2 5	107.1 5	507. 90	98.0 0	35.0 0	-	791 .30
Other Liabilities	38. 91	33.0 1	58.62	65.96	70.3 0	51.96	14.7 0	39.8 7	83.7 5	189 .16	646 .24
Outflows On Account of Off Balance Sheet (OBS) Exposure	28. 95	13.7 0	18.18	52.06	8.11	0.01	0.02	0.06	-	-	121 .08
Loan commitments pending disbursal	11. 63	10.5 1	18.18	25.56	8.11	0.01	0.02	0.06	-	-	74. 08
Total Guarantees	17. 32	3.18	-	26.50	-	-	-	-	-	-	47. 00
A. TOTAL OUTFLOWS	78. 77	51.7 0	166.1 7	261.1 6	282. 48	655.8 1	963. 43	764. 24	193. 16	2,1 99. 77	5,6 16. 70
Inflows											
Cash & Cash Equivalents	241 .93	-	13.12	10.25	1.02	57.61	68.7 2	34.1 1	12.6 4	-	439 .41
Investments	-	-	1.59	1.61	12.3 1	4.97	10.4 8	32.6 5	182. 63	55. 07	301 .30
Loans & Advances (including operating lease)	93. 43	22.5 4	62.24	175.9 9	181. 67	556.3 0	782. 49	1,23 7.19	331. 07	429 .92	3,8 72. 83

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Fixed and Other assets	0.7 7	0.64	1.32	2.65	3.39	9.88	10.8 2	3.67	32.2 8	816 .65	882 .08
Inflows On Account of Off Balance Sheet (OBS) Exposure/Lines of Credit	152 .00	-	-	-	-	-	-	-	-	-	152 .00
Loan committed by other institution pending disbursal	-	-	-	-	-	-	-	-	-	-	-
Lines of Credit committed by other institutions	152 .00	-	-	-	-	-	-	-	-	-	152 .00
B. TOTAL INFLOWS	488 .13	23.1 8	78.27	190.5 0	198. 39	628.7 6	872. 51	1,30 7.63	558. 62	1,3 01. 64	5,6 47. 62
C. Mismatch (B - A)	409	(29)	(88)	(71)	(84)	(27)	(91)	543	365	(89 8)	
D. Mismatch as % to outflows (C as % to A)	520 %	-55%	-53%	-27%	- 30%	-4%	-9%	71%	189 %	- 41 %	
E. Cumulative outflows	79	130	297	558	840	1,496	2,46 0	3,22 4	3,41 7	5,6 17	
F. Cumulative Mismatch	409	381	293	222	138	111	20	564	929	31	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to E)	520 %	292 %	99%	40%	16%	7%	1%	17%	27%	1%	
* Gap between total outflows and total inflows due to Contingent Liability/Off Balance sheet items											

1.7. Quantum and percentage of secured vis-à-vis unsecured borrowings made; and

Sr. No.	Type of loans	Rs. crore
1	Secured	1700.34
2	Un-secured	400
	Total Borrowings	2100.34

1.8. Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI – No Change

□
Clbx Capital Services Private Limited

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