

**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-2016	<ul style="list-style-type: none"> <li>. Vishwas Vision for health welfare and Special needs</li> <li>. International Foundation for Research and Education.</li> <li>. Clix Finance India Private Limited</li> <li>. Vandana Foundation</li> <li>. Skills Academy Private Limited</li> </ul>

**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

CIN: U65929DL1994PTC116256, PAN: AAACC0642F, Regd. Office: Plot No. 23, 5th Floor, Aggarwal Corporate Tower, Govind Lal Sikka Marg, Rajendra Place, New Delhi- 110008

						<ul style="list-style-type: none"> <li>Inception Advisory Private Limited</li> <li>DLF Limited.</li> <li>Asha Impact Advisory Services Private Limited</li> </ul>
2.	Anil Chawla Age 55 years	Director	8 Club Marg DLF Phase 1, Gurgaon 122002 Haryana	00016555	31-Aug-2016	<ul style="list-style-type: none"> <li>Clix Finance India Private Limited</li> <li>Avant India Advisory Services Private Limited.</li> <li>A and M Publications Private Limited</li> </ul>
3.	Rakesh Kaul	Whole Time Director and CEO	197 Sector 37, Arun Vihar, Noida Sector 37, SO Gautam Buddha Nagar, Uttar Pradesh, 201303	03386665	23-09-2021	None
4.	Steve Martinez Age 50 years	Director	29 Horizon Drive, House D, Chung Hom Kok, Hong Kong	06765499	17-Jan-2017	<ul style="list-style-type: none"> <li>Clix Finance India Private Limited.</li> <li>AION India Investment Advisors Private Limited</li> </ul>
5.	Kaushik Ramakrishna Age 36 Years	Director	174,3a Scarlet ,Kalpataru Aura,Lbs Marg,Ghaikopar West,Mumbai-400086	08303198	12-Feb-2021	Na
6.	Utsav Baijal Age 44 years	Director	G-79 Gujarati Society, Ground Floor Extn, Nehru Road Vile Parle east Mumbai Maharashtra India 400057	02592194	01-Oct-2020	Agm India Advisors Private Limited
7.	Ajay Candade	Non-Executive Independent Director	201, ARAVINDAKSHA, 113, 3rd MAIN ROAD, DEFENCE COLONY, INDIRANAGAR, BANGALORE 560038	07090569	31-Mar-2023	Nil
8.	Anuradha Bajpai	Non-Executive Independent Director	1501 Eagleridge, B Wing , Hiranandani Estate , Near Hiranandani Foundation School, Thane West- 400607	07128141	31-Mar-2023	<ul style="list-style-type: none"> <li>1. JSW Ispat Special Products Ltd</li> <li>2. Creixent Special Steels Ltd</li> <li>3. JTPM Atsali Ltd</li> <li>4. Brahmani River Pellets Ltd</li> <li>5. JSW Severfield Structures Ltd</li> <li>6. JSW Industrial Gases</li> </ul>

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						Ltd 7. JSW Steel Coated Product Ltd 8. JSW Vallabh Tinplate Ltd 9. JSW Vijaynagar Metalics Ltd
9.	Chander Mohan Vasudev	Non-Executive Independent Director	224, Sector 15A , Noida , 201301	00143885	31-Mar-2023	1. Star Paper Mills Ltd 2. NDML 3. UJVN Ltd 4. UPCL

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
Ajay Candade	Non-Executive Independent Director	07090569	31-03-23	NA	NA
Anuradha Bajpai	Non-Executive Independent Director	07128141	31-03-23	NA	NA
Chander Mohan Vasudev	Non-Executive Independent Director	00143885	31-03-23	NA	NA
Sanjiv Misra	Director	03511635	31-03-23	11-02-21	NA
Rakesh Kaul	Whole Time Director and CEO	03386665	23-09-21	NA	NA
Rashmi Mohanty	Whole Time Director	07072541	20-10-22	28-11-19	NA
Kaushik Ramakrishna	Director	08303198	11-02-21	NA	NA
Utsav Baijal	Director	02592194	01-10-20	NA	NA
Pramod Bhasin	Director	01197009	31-08-16	NA	NA
Anil Chawla	Director	00016555	31-08-16	NA	NA
Parth Gandhi	Director	01658253	01-10-20	31-08-16	NA
Shekhar Daga	Director	07471871	11-02-21	31-08-16	NA
Kalpesh Kikani	Director	03534772	11-02-21	31-08-16	NA
Steve Martinez	Director	06765499	17-01-17	NA	NA

1.4. List of top 10 holders of equity shares of the company as on date or the latest quarter end (As on 31<sup>st</sup> Mar , 2023):

Table 3: Details of equity share holders

Sr. No.	Name of the Equity Shareholders & Country thereof	No. of Equity Shares held	%age of shareholding
1	Plutus Financials Pvt. Ltd. (Mauritius)	1,43,59,93,541	99.99999289
2	Plutus Capital Pvt. Ltd. (Mauritius)	2	0.00000014
3	Catalyst Trusteeship Limited (Clix Employee Stock Trust)	100	0.00000697
	<b>Total</b>	<b>1,43,59,93,643</b>	<b>100.00%</b>

1.5 Details of the statutory auditor:

Table 4: Details of Statutory Auditor (As on 31<sup>st</sup> Mar, 2023):

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 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 <sup>nd</sup> & 3 <sup>rd</sup> Floor, Golf View Corporate Tower B, Sector 42, Gurugram 122 002	September 30, 2017, Date of Appointment	NA	NA
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 31.03.2023):

□  
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Table 6: Details of top 10 NCD holders

S. No.	Name of Debenture Holders	Amount (Rs. Cr)
1	IDFC FIRST BANK LIMITED	200.00
2	NORTHERN ARC INV MNGR P L INCOME BUILDER SRA	35.00
3	UNIFI AIF	30.30
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	TIPSONS FINANCIAL SERVICES	16.22
9	VIVRITI CAPITAL PRIVATE LIMITED	10.00
10	VIRATECH SOFTWARE AND DATA	6.00

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 31.03.2023):

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**

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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: March 31, 2023

3.1. Details of debt securities and CPs:

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
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
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
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
INE157D07DX7	3-Mar-23	2-Sep-25	25.00	CARE	10.25%	Secured	1.1x	Catalyst Trusteeship

#### Details of CPs

S. No.	ISIN	Name of Debenture Holders	Amount (Rs. Cr)
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1	INE157D14EC5	Ajanta Pharma Limited	15.55
2	INE157D14ED3	The Kangra Central Co-operative Bank Ltd.	21.90

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. 31.03.2023:

Table 9: Details of loan facilities, bank fund based facilities, other borrowings, etc. as on 31.03.2023:

I.	Name and address of bank	Bank Of Maharashtra  Cuffe Parade Branch 85E, Ground Floor, Maker Tower, Cuffe Parade, Mumbai-400023	Federal Bank Limited  32/34, Churchgate House, Veer Nariman Road, Fort, Mumbai – 400 023	Bank of Baroda  Fort, 3 <sup>rd</sup> Floor, 10/12 Mumbai Sanchar Marg, Fort, Mumbai – 400 001	ICICI Bank Limited  ICICI Bank Towers, Bandra-Kurla Complex, Mumbai – 400 051	IDFC First Bank Limited  IDFC First Bank, C-32 G Block, 4th Floor, Naman Chambers, BKC, Mumbai-400051	National Bank for Agriculture and Rural Development, Plot No.3, Sector 34-A, Chandigarh - 160022
II	Facilities Availed						
A	Fund Based Credit facilities	Term Loan	WCDL, OD & Term Loan	Term Loan	CC	Term Loan, WCDL, CC	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 except construction finance	The Facility will be utilized towards meeting the on-lending requirements / working capital requirements of the Borrower and towards any other purpose eligible for bank finance in accordance with RBI regulations for NBFCs	Meeting on lending requirements, working capital requirements and towards any other purpose eligible for bank finance in accordance with RBI regulations for NBFCs	The Facility will be utilized for on lending to end customers and any other purpose as per RBI guidelines applicable to NBFCs.	The Facility will be utilized towards business purpose of the borrower including onward lending in line with RBI guidelines.	For onward lending

III	<b>Limit Sanctioned As on 31<sup>st</sup> Mar 23</b>	INR 100cr	WCDL - INR 140cr OD – INR 10cr TL – INR 100cr	INR 200 Cr & INR 200cr	INR 15 cr CC	INR 260cr	INR 200 Cr
	<b>Date of Sanction</b>	25-Nov-21	WCDL & OD 27-Apr-2022 TL - 27-Dec-2022	10-May-18 & 28-May-19. Merged entity-10 May 2018 & 28 May 2019	July 7, 2022	14 Dec 2021 15 Mar 23	11 February 2021
IV.	<b>Outstanding as on 31<sup>st</sup> March 2023</b>	INR 83.29cr	INR 235 Cr	INR 61.11 Cr	INR 10 Cr(CC Limit) and INR 5cr (CC limit)	INR 208.33Cr	INR 120 Cr
V.	<b>Overdues Position, if any</b>	NIL	NIL	NIL	NIL	NIL	NIL
VI.	<b>Repayment Terms</b>	a. 18 equal quarterly installments post completion of 6 months moratorium from date of disbursement	16 structured quarterly installments commencing at the end of 12 months Term Loan – 10 equal quarterly installments	a. 9 semi- annual installments commencing from 12 <sup>th</sup> month from date of disbursement b. 20 Quarterly installments from the date of First installments.	On demand basis of utilization	Term Loan-12 equal quarterly installments from the date of first disbursement. OD-On demand basis of utilization WCDL-On due date, bullet payment	20 quarterly installments starting 30 June 2021.
VII.	<b>Security offered</b>	First Pari – passu charge on standard book debt/receivables of the Company	First Pari – passu charge on standard book debt/receivables of the Company	First Pari – passu charge on standard book debt/receivables of the Company.	First Pari-passu charge on the current & future standard book debts/receivables of the borrower.	First Pari-passu charge over receivable and book debts of the borrower.	Exclusive charge on standard receivables of the Company

	<b>Name and address of bank</b>	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 <sup>th</sup> 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	<b>Facilities Available</b>							
A	<b>Fund Based Credit facilities</b>	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan	Term Loan
B	<b>Non-Fund-based facilities other than derivatives</b>	NIL	NIL	NIL	NIL	NIL	NIL	NIL
C	<b>Derivative contracts</b>	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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	entered into the bank							
II.	<b>Purpose for which borrowed</b>	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.	<b>Limit Sanctioned As on 31<sup>st</sup> Mar 23</b>	INR 75 Cr	INR 50 Cr	INR 405 Cr	INR 200 Cr	INR 25 Cr	INR 200 Cr	INR 48 Cr
III.	<b>Date of sanction</b>	26 December 2019	07 September 2021	06 March 2020 15 Dec.21 8 Dec.22	30 September 2020 12 Nov.2021 28 Dec. 2022	31 March 2023	30 June 2021 31 Mar.22 16 Dec. 2022 2 March 23	19 February 2021 & 5 Dec., 2022
IV.	<b>Outstanding as on 31<sup>st</sup> Mar 2023</b>	INR 32.81 Cr	INR 30 Cr	INR 241.50cr	INR 136.46cr	INR 24.75 Cr	INR 148.75 Cr	INR 30.27Cr
V.	<b>Over dues Position, if any</b>	NIL	NIL	NIL	NIL	NIL	NIL	NIL
VI.	<b>Repayment Terms</b>	16 quarterly installments after 1 year from the date of First disbursement.	Repayable in 10 quarterly installments of Rs. 5 Cr each after a holiday period of 4 months.	Repayable in 19 equal quarterly installments Payable from the end of first quarter after moratorium period of 3 Months. 12 equal installments for Dec.22 sanction	To be repaid in 15 Quarterly instalments after moratorium period of 3 month. To be repaid in 19 Quarterly instalments after moratorium period of 3 month.	Repayable in 12 quarterly installments	Repayable in 4 half-yearly installments. & Repayable in 10 quarterly installments. & Repayment in 8 quarterly installments	Repayable in 12 quarterly installments. Repayment in 23 monthly installment
VII.	<b>Security offered</b>	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

	<b>Name and address of bank</b>	JM Financial Products Limited 7th Floor Cnergy Appasaheb Marathe Marg, Prabhadevi Mumbai – 400025	DCB Bank Limited, 3 <sup>rd</sup> 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	<b>Facilities Availed</b>						
A	<b>Fund Based Credit facilities</b>	Term Loan	Term Loan & CC	Term Loan	Term Loan	Term Loan & OD	Term Loan
B	<b>Non-Fund-based facilities other than derivatives</b>	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 31 <sup>st</sup> Mar, 2023	INR 100 Cr	Term Loan INR 40 Cr	INR 50cr	INR 106cr	10 Crores OD	INR 79 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 28 February 23	February 27, 2018	May 30, 202, 29 September 2022. 14 March 2023
IV.	Outstanding as on 31 <sup>st</sup> Mar, 2023	INR 42.85 Cr	INR 27.42cr	INR 29.17 cr	INR 77.92 cr	INR 9.80 cr	INR 63.50cr
V.	Over dues Position, if any	NIL	NIL	NIL	NIL	NIL	NIL
VI.	Repayment Terms	12 monthly installments starting from 1 <sup>st</sup> October 2022.	Term Loan - Repayable in 11 quarterly installments after 3 months of moratorium. CC – On demand	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 <sup>th</sup> month from the date of first drawdown	24months
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	Bandhan Bank	
I	Facilities Availed					
A	Fund Based Credit facilities	Term Loan	Term Loan	Term Loan	Term Loan	
B	Non-Fund-based facilities other than derivatives	NIL	NIL	NIL	NIL	

C	Derivative contracts entered into the bank	NIL	NIL	NIL	NIL	
II.	Purpose for which borrowed	For onward lending	For onward lending	For onward lending	For onward lending	
III	Limit Sanctioned As on 31 <sup>st</sup> Mar 23	INR 100 Cr	INR 50cr	INR 30cr	INR 5cr	
III.	Date of sanction	22-Dec-2022	23-Dec-22	28 – Nov-2022	31 Jan 23	
IV.	Outstanding as on 31 <sup>st</sup> Mar 23	INR 100 Cr	INR 44.23 cr	INR 25 cr	INR 50 cr	
V.	Over dues Position, if any	NIL	NIL	NIL	NIL	
VI.	Repayment Terms	36 months with moratorium of 6 months	24 months	24 months	36 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	First Pari – passu charge on standard receivables of the Company	

.	Name and address of bank	Cholamandalam Investment and Finance Company Ltd.	Manappuram Finance Ltd.	Indusind bank	Aditya Birla Finance
I	Facilities Aailed				
A	Fund Based Credit facilities	Term Loan	Term Loan	Term Loan	Term Loan
B	Non-Fund-based facilities other than derivatives	NIL	NIL	NIL	NIL
C	Derivative contracts entered into the bank	NIL	NIL	NIL	NIL
II.	Purpose for which borrowed	For onward lending	For onward lending	For onward lending	For onward lending
III	Limit Sanctioned As on 31 <sup>st</sup> Mar 23	INR 15 Cr	INR 40cr	INR 50cr	INR 25cr
III.	Date of sanction	31-Jan-23	28-Feb-23	28 – Nov-2022	31 mar 23
IV.	Outstanding as on 31 <sup>st</sup> Mar 23	INR 15 Cr	INR 40cr	INR 50 cr	INR 25 cr
V.	Over dues Position, if any	NIL	NIL	NIL	NIL
VI.	Repayment Terms	36 months	36 months	36 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	First Pari – passu charge on standard receivables of the Company

- Credit Rating for above facilities is CARE A (Stable).

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- 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.

NA.

#### 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
INE157D14EF8	Rs.25 Crores	17-April-23	29 September, 2023	A1	12-04-2023	CARE	Till the maturity of the CP	ICICI Bank Limited

“We confirm that the Credit rating of A1 vide CARE letter dated 12-04-2023 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

Clxx Capital Services Private Limited

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CIN: U65929DL1994PTC116256, PAN: AAAC0642F, Regd. Office: Plot No. 23, 5th Floor, Aggarwal Corporate Tower, Govind Lal Sikka Marg, Rajendra Place, New Delhi- 110008

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
INE157D14EB7	12-04-2022	29-09-2022	25	0	ICICI Bank Ltd.	CARE	A1	200
INE157D14EC5	14-11-2022	05-04-2023	15.55	0	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: April 17, 2023

Place: Gurugram

Enclosed: Exhibit a/a

Clx Capital Services Private Limited

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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

## Exhibit-1



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**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, 9<sup>TH</sup> FLOOR, TWO HORIZON CENTRE, DLF PHASE-V, GURUGRAM 122 002**

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**"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		

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Clix Internal Circulation Only



- 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

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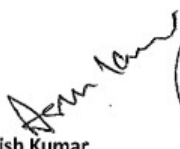



- ii. Secretary or Directors of the Company to finalize the documents required for the registration, satisfaction and vacation of charges related to any secured borrowings and to file the requisite forms for registration/vacation of the charges with the Registrar of Companies and to use any external 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 Clix Capital Services Private Limited**

  
Ashish Kumar  
Company Secretary  
Membership id-ACS23155




---

**Clix Capital Services Private Limited**  
901 B, 9th Floor, Two Horizon Center, DLF Phase V, Gurugram, Haryana 122002, India  
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## Exhibit 2

**Independent Auditor's Review Report for the quarterly and nine month ended December 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  
 Clx Capital Services Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Clx Capital Services Private Limited ("the Company") for the quarter and nine month ended December 31, 2022 together with relevant notes thereon ("the statement") being submitted by the company pursuant to the requirements of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations").

**Management's Responsibility**

2. This statement, which 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.

**Auditor's Responsibility**

3. Our responsibility is to express a conclusion on these statements based on our review. 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.

**Conclusion**

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.

Ground Floor, DLF Plaza Tower, Gurgaon Enclave  
 Block B, Sector 26A, Gurugram, Haryana-122002.

T: +91 - 124 - 4235522

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

**Other Matters**

5. The financial results of the company for the quarter and nine month ended December 31, 2021 were certified by the management. Further refer to note no. 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

NUTHALAPA  
TI VENKATA  
SUNEEL

Digitally signed by  
NUTHALAPA  
VENKATA SUNEEL  
Date: 2023.02.13  
14:03:10 +05'30'

N. Venkata Suneel

Partner

Membership No: 223688

UDIN: 23223688BGQXEX4143

Place: Gurugram  
Date: 13<sup>th</sup> February, 2023

(INR in lacs except EPS data)

Statement of Unaudited Standalone Financial results for the quarter and nine months ended 31 December 2022						
Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
	Unaudited (refer note - 7)	Unaudited (refer note - 8)	Unaudited (refer note - 9)	Unaudited	Unaudited (refer note - 9)	Audited
Revenue from operations						
Interest Income	16,554	14,413	11,928	44,475	40,756	53,884
Rental Income	402	418	741	1,311	2,889	3,456
Fees and commission income	600	763	743	2,058	2,566	3,394
Net gain on fair value changes	165	789	735	885	2,054	2,893
Net gain on de-recognition of financial instruments under amortised cost category	263	234	0	437	125	125
<b>Total revenue from operations</b>	<b>17,984</b>	<b>16,617</b>	<b>14,147</b>	<b>49,226</b>	<b>48,890</b>	<b>63,752</b>
Other income	538	1,252	434	1,874	1,486	2,598
<b>Total income</b>	<b>18,522</b>	<b>17,869</b>	<b>14,581</b>	<b>51,100</b>	<b>49,876</b>	<b>66,350</b>
Expenses						
Finance costs	7,765	7,295	7,491	21,647	21,526	28,216
Fees and commission expense	127	135	128	333	254	501
Impairment on financial instruments	4,042	3,691	10,423	10,264	26,498	28,552
Employee benefit expenses	2,234	2,186	1,951	6,504	6,376	7,846
Depreciation and amortization	624	640	1,041	1,953	3,614	4,918
Other expenses	2,803	2,905	2,074	8,141	5,659	8,675
<b>Total expenses</b>	<b>17,595</b>	<b>16,852</b>	<b>23,108</b>	<b>48,842</b>	<b>63,927</b>	<b>78,708</b>
<b>Profit/(loss) before tax</b>	<b>927</b>	<b>1,017</b>	<b>(8,527)</b>	<b>2,258</b>	<b>(14,051)</b>	<b>(12,358)</b>
Tax expense:						
(1) Current tax	-	-	239	-	483	-
(2) Current tax for earlier years	-	-	-	-	-	(5)
(3) Deferred Tax charge/(credit)	233	226	(2,345)	568	(3,976)	(3,022)
<b>Profit/ (loss) for the period/year</b>	<b>694</b>	<b>791</b>	<b>(6,421)</b>	<b>1,690</b>	<b>(10,558)</b>	<b>(9,331)</b>
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	15	15	5	43	14	51
Income tax relating to items that will not be reclassified to profit or loss	(3)	(3)	(1)	(11)	(3)	(13)
<b>Other Comprehensive Income</b>	<b>12</b>	<b>12</b>	<b>4</b>	<b>32</b>	<b>11</b>	<b>38</b>
<b>Total comprehensive income for the period/year</b>	<b>706</b>	<b>803</b>	<b>(6,417)</b>	<b>1,722</b>	<b>(10,547)</b>	<b>(9,293)</b>
Earnings per equity share*						
Basic (INR)	0.05	0.06	(0.45)	0.12	(0.82)	(0.65)
Diluted (INR)	0.05	0.05	(0.45)	0.11	(0.82)	(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



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#### Notes:

- The above financial results for the quarter and nine months ended 31 December 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13 February 2023, 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 31 December 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.
- Disclosures pursuant to Master direction - Reserve Bank of India (Transfer of loan exposures) Direction, 2021 in terms of RBI Notification - RBI/DO/2021-22/86 COIR.LTR.18C.S1/21.04.041/2021-22 dated 24 September 2021.

(a) Details of transfer through assignment in respect of loans not in default during the quarter and nine months ended 31 December 2022.

Particulars	For the quarter and nine months ended 31 December 2022	
	For the quarter ended 31 December 2022	For the nine months ended 31 December 2022
Entity	NBFC	NBFC
Count of loan accounts assigned	35	60.00
Amount of loan accounts assigned	1,937	3,042.54
Retention of beneficial economic interest (MRR)	5%	5%-10%*
Weighted average maturity (Residual Maturity in years)	12.15	12.00
Weighted average holding period (in years)	0.60	0.90
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	Unrated	Unrated

\*45 loan count have 10% MRR and 35 loan count have 5% MRR

(b) The Company has not acquired any loans not in default through assignment during the quarter and nine months ended 31 December 2022.

(c) Details of stressed loans transferred during the quarter and nine months ended 31 December 2022.

Particulars	To Asset Reconstruction Companies (ARC) for the nine months ended 31 December 2022	
	NPA	NAA
No. of accounts	1,353	-
Aggregate principal outstanding of loans transferred	4,170	-
Weighted average residual tenor of the loans transferred	22 months	-
Net book value of loans transferred (at the time of transfer)	2,333	-
Aggregate consideration	2,310	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-
Excess provisions reversed to the Profit and Loss Account on account of sale	-	-

(d) The Company has not acquired any stressed loan during the quarter and nine months ended 31 December 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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- 6 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 CLX 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 15 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".
- 7 The figures for the quarter ended 31 December 2022 are the balancing figures between unaudited figures in respect of nine months ended 31 December 2022 and unaudited figures in respect of half year ended 30 September 2022.
- 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 31 December 2021 are the balancing figures between unaudited figures in respect of nine months ended 31 December 2021 and unaudited figures in respect of half year ended 30 September 2021. The figures for the nine months ended 31 December 2021 and half year ended 30 September 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. This has resulted in classification of loans amounting to Rs.561 Lacs as additional Non Performing Assets (Stage 3) as at December 31, 2022.
- 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 Scheme of amalgamation ("the Scheme") for amalgamation of the wholly owned subsidiary CLX Housing Finance Limited into the Company has been duly approved by Reserve Bank of India, Regional Office on October 27, 2022 and by RBI Central Office Mumbai on January 31, 2023. The Company will file the Scheme with the Regional Director, Registrar of Companies, as required under the Companies Act, 2013. 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  
CLX Capital Services Private Limited

**RAKESH KAUL** Digitally signed  
by RAKESH KAUL  
Date: 2023.02.13  
14:01:57 +05'30'  
Rakesh Kaul  
Whole Time Director and CEO  
DIN: 03386605

Place: Gurugram  
Date: 13 February 2023

CLX Capital Services Private Limited  
CIN: U65929DL1994PTC116256

Regd. Office: Aggarwal Corporate Tower, Plot No. 23, 5th Floor, Convent Lal Shikha Marg, Rajendra Place, New Delhi- 110008  
Telephone: +91-324 3302000 | Website: www.clx.capital

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 for the quarter and nine months ended 31 December 2022

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.62
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/Venture redemption reserve	Not applicable
f.	Net worth (NW) in INR	2,70,805
g.	Net profit/(loss) after tax	
	Net profit/(loss) after tax (NW) in INR for the nine months	1,690
	Net profit/(loss) after tax (NW) in INR for the quarter ended	604
h.	Earnings per share (not - annualised)	
	For nine months (Basic) (EPS)	0.12
	For nine months (Diluted) (EPS)	0.11
	For the quarter (Basic) (EPS)	0.06
	For the quarter (Diluted) (EPS)	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 debt to total assets	0.57
n.	Receivables 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 nine months ended 31 December 2022	3.42%
	For the quarter ended 31 Dec 2022	3.88%
r.	Sector specific equivalent ratios, as applicable.	
	GNPA%	2.88%
	NNPA%	1.68%
	OWA%	31.65%

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

**RAKESH KAUL** Digitally signed by  
RAKESH KAUL  
Date: 2023.02.13  
14:02:16 +05'30'  
Rakesh Kaul  
Whole Time Director and CEO  
DIN: 08396685

Place: Gurugram  
Date: 13 February 2023

**Note:** The Transomers has consulted with Traveler 10697982/Parkus of the same Parameters of Board field with 10543 of 10202. 6077e  
Lash had Advise him and his officers/Transomers 1 Jan 1978's Washington.





February 13, 2023

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

Kind Attn: Head — Listing Department / Dept of Corporate Communications

Please have the outcome of the Board meeting happened on 13<sup>th</sup> February 2023 (between 12:00 PM to 2PM) as below:

- a) The Financials as on December 31, 2022 has been approved by the Board and the Audit Committee.
- b) The Audit Committee has taken note of the report of the Internal Auditor
- c) The Board has approved the amendments in the resolution passed for Issuance of NCDs, Borrowings, Investments, Banking Operations and Corporate Guarantees.
- d) The Amendment in ESOPs and calling an Extra Ordinary General meeting to take the shareholders' approval has been approved.
- e) The Board has confirmed the resignation of Company Secretary of the Company

Thanking you,

Yours faithfully,  
For Clix Capital Services Private Limited

**RAKESH KAUL**  
Digitally signed  
by RAKESH KAUL  
Date: 2023.02.13  
14:49:55 +05'30'

---

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



February 13, 2023

National Stock Exchange of India Ltd.  
Exchange Plaza, Plot no. C/1, G Block,  
Bandra-Kurla Complex Bandra (E)  
Mumbai - 400 051

Security creation and maintenance with respect to secured, listed non-convertible debt securities for the quarter ended December 31, 2022, pursuant to Regulations 54(2) and 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR)

Dear Sir/Ma'am,

Pursuant to Regulations 54(2) and 54(3) of the SEBI LODR Regulations, Clix Capital Services Private Limited ("the Company / the listed entity") confirms the following:

"In respect of its listed non-convertible debt securities, the listed entity has always maintained more than 100% asset cover as per the terms of Information Memorandum and/ or Debenture Trust Deed, sufficient to discharge the principal amount at all times for the non-convertible debt securities listed with Exchange"

You are requested to kindly take the same on record.

For Clix Capital Services Private Limited

**RAKES** Digitally signed  
by RAKESH KAUL  
**H KAUL** Date: 2023.02.13  
14:14:42 +05'30'  
Whole Time Director

February 13, 2023

National Stock Exchange of India Ltd.  
Exchange Plaza, Plot no. C/1, G Block,  
Bandra-Kurla Complex Bandra (E)  
Mumbai - 400 051

Sub: Disclosures as per Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR)

Kindly find attached the disclosures pursuant to Regulations 52(4) of the SEBI LODR.

You are requested to kindly take the same on record

For Clix Capital Services Private Limited

**RAKESH**  
**KAUL**  
Whole Time Director

Digitally signed  
by RAKESH KAUL  
Date: 2023.02.13  
14:14:28 +05'30'

To,  
 The Board of Directors,  
 Clx Capital Services Private Limited

Regd. Office: Plot No. 23, 5<sup>th</sup> Floor, Aggarwal Corporate Tower,  
 Govind Lal Sikka Marg, Rajendra Place,  
 New Delhi-110008

Corporate Office: 901 B, 9th Floor, Two Horizon Centre,  
 DLF Phase-V, Gurugram 122002 Haryana

**Re: Statutory Auditor's Certificate on maintenance of asset cover as at 31<sup>st</sup> December, 2022 pursuant to Regulation 54 and Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended**

Dear Sir,

1. This certificate is issued in accordance with the terms of our engagement letter dated 15<sup>th</sup> July, 2022
2. This Certificate has been issued for further submission to the Debenture Trustees and Stock Exchanges in accordance with the Regulation 54 and Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended by the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Third Amendment Regulations, 2020 ("LODR Regulations"), and SEBI Circular no. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated 19<sup>th</sup> May, 2022 and the Debenture Trust Deeds executed between the Company and Catalyst Trusteeship Limited (hereinafter referred as 'Debenture Trustee').
3. We Brahmayya & Co., Chartered Accountants (Firm Registration No. 0005115), Statutory Auditors of the Company have verified the accompanying Statement (i.e., Annexure-A) of Security Cover Ratio prepared by the management of the Company and which has been initiated by us for identification purposes. This Certificate is also being issued in connection to compliance with the financial covenants as per the terms of the Information Memorandum/ placement memorandum, by the Company as at 31<sup>st</sup> December, 2022.

#### Management's Responsibility for the Statement

4. The preparation of the Statement i.e., Annexure-A is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents as well as compliance with the Regulations. This responsibility also includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.

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 Block B, Sector 26A, Gurugram, Haryana-122002.

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



## Brahmayya & co.

Chartered Accountants

5. The Statement has been prepared by the management on the basis of reviewed Financial Results as of and for the period ended 31st December, 2022 of the Company which have been approved by the Board of Directors in its meeting held on 13th February, 2023.
6. The Company's management is also responsible for ensuring that the Company complies with the terms and conditions including compliances of the financial 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

7. 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.
8. For the purpose of this report, we have planned and performed the following procedures:
  - We have obtained the reviewed financial results of the company and unaudited books of accounts maintained by the company as at December 31, 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 financial covenants of the listed non-convertible debt securities (NCD's) as given in the terms of issue clause of the respective Information Memorandums/ Annexure-I of the Placement Memorandums.
  - We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.
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.

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CLXX Capital Services Private Limited

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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.

#### 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 financial covenants in respect of listed non-convertible debt securities (NCD's) as at December 31, 2022.

#### Restriction on Use

12. This Certificate has been issued at the request of the Company for them to submit it to Debenture Trustee and Stock Exchange(s)/SEBI pursuant to the requirements of SEBI LODR 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 anyone 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

NUTHALAPA  
 TI VENKATA  
 SUNEEL

Digitally signed  
 by NUTHALAPA  
 VENKATA SUNEEL  
 Date: 2022.02.12  
 14:12:10 +05'30'

N. Venkata Suneel  
 Partner  
 Membership No: 223688

Place: Gurugram  
 Date: 13<sup>th</sup> February, 2023  
 UDIN: 23223688BGQXEY4643

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

Disclosures as specified in Chapter IV of the SEBI circular

- 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

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

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

Related Party disclosures for half year ended 10 September 2022													(INR in lac)					
													Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken					
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	AAAC0642F	Clx Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Inter-Corporate Loan given	NA	300	11,000	600	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.	
2	Clx Capital Services Private Limited	AAAC0642F	Clx Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Inter-Corporate Loan repaid	NA	10,700	11,000	600	NA	NA	Inter-Corporate loan	11.25%	3	Unsecured	Onward business lending and general corporate purpose.	
3	Clx Capital Services Private Limited	AAAC0642F	Clx Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Interest on Inter-Corporate Loan	NA	206	-	-	NA	NA	NA	NA	NA	NA	NA	
4	Clx Capital Services Private Limited	AAAC0640T	Key Management Personnel	KMP	KMP	Remuneration	NA	755	-	-	NA	NA	NA	NA	NA	NA	NA	
5	Clx Capital Services Private Limited	AAAC0642F	Clx Housing Finance Limited	AAGCC723E	100 % Subsidiary Company	Payment received on behalf	NA	5	-	-	NA	NA	NA	NA	NA	NA	NA	

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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 Dec-22
Maharashtra	17536	12509	16959
Telangana	12856	8136	9615
Delhi NCR	27875	38162	7310
Karnataka	12175	8457	10660
Tamil Nadu	6887	5064	85492
Gujarat	3965	2831	8947
Rajasthan	1465	1352	2592
Punjab	522	41	5395
West Bengal	367	17	3673
Andhra Pradesh	214	50	516
Madhya Pradesh	85	18	1145
Odisha	85	7	1630
Bihar	63	12	622
Kerala	37	21	642
Himachal Pradesh	32	3	781
Uttarakhand	24	9	484
Chattisgarh	5	6	9
Assam	1	4	183
Jharkhand	1	3	8
North eastern states	0	0	4
	84195	76702	156680

*Digital Partnership Excluded*

B. Segment wise break up:

Segment Wise Active Client Numbers	As on March'21	As on March'22	As on Dec'22
SME	6519	5813	8129
Business Loans	5269	4192	6143
Healthcare Financing	65	730	729

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School Financing K12	588	740	1222
Supply chain -	13	0	0
Loan against card receivables	584	151	35
<b>Retail – Consumer</b>	<b>77652</b>	<b>70726</b>	<b>87096</b>
Personal Loans	54909	60646	84114
Auto Lease and Two Wheeler	22544	9724	2610
Housing loan (DA)/LAP	199	356	217
<b>Corporate Lending</b>	<b>24</b>	<b>163</b>	<b>155</b>
<b>Digital Partnership</b>		<b>244306</b>	<b>61455</b>
<b>Total Borrowers of Clix Capital</b>	<b>84195</b>	<b>321008</b>	<b>156680</b>

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;

<b>Concentration of Advances / AUM:</b>	<b>Rs. Crore</b>
<b>Particulars</b>	<b>As at Dec 31, 2022</b>
(i) Total advances to twenty largest borrower	215.26
(ii) Percentage of exposure to twenty largest borrower to total AUM	5.3%

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

Segment Wise NPA as on 31 Dec, 2022

<b>Segments</b>	<b>GNPA</b>
Business Loans	14.95
Healthcare Finance	23.55
K-12 School Finance	28.26
LAP	1.82
Personal Loans	12.99
Corporate	20.55
Others	12.60
<b>Grand Total</b>	<b>114.72</b>

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

Residual maturity profile of assets and liabilities;

As on December 31, 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
<b>Outflows</b>											
Equity (Inclusive of Reserves & Surplus)	-	-	-	-	-	-	-	-	-	2,001.36	<b>2,001.36</b>
Borrowing	22.50	96.25	126.12	134.97	283.28	902.42	655.45	936.24	80.77	9.10	<b>3,247.11</b>
Bank Borrowing	-	95.00	9.59	31.53	85.43	185.93	146.02	355.60	65.04	-	<b>974.13</b>
Non Bank Borrowing	22.50	1.25	111.53	103.44	98.70	242.87	380.95	506.89	15.73	9.10	<b>1,492.97</b>
Commercial Paper	-	-	-	-	-	14.98	19.98	-	-	-	<b>34.96</b>
Debentures	-	-	5.00	-	99.15	458.65	108.50	73.75	-	-	<b>745.05</b>
Other Liabilities	64.34	16.94	83.81	70.45	65.06	33.04	49.76	61.68	69.64	207.86	<b>722.57</b>
Outflows On Account of Off Balance Sheet (OBS) Exposure	18.86	16.54	21.85	18.71	30.45	21.85	-	-	-	-	<b>128.27</b>
Loan commitments pending disbursement	17.86	13.78	21.85	18.71	5.57	9.85	-	-	-	-	<b>87.63</b>
Total Guarantees	1.00	2.77	-	-	24.88	12.00	-	-	-	-	<b>40.64</b>
<b>A. TOTAL OUTFLOWS</b>	<b>105.70</b>	<b>129.73</b>	<b>231.78</b>	<b>224.13</b>	<b>378.78</b>	<b>957.32</b>	<b>705.21</b>	<b>997.92</b>	<b>150.41</b>	<b>2,218.33</b>	<b>6,099.31</b>
<b>Inflows</b>											
Cash & Cash Equivalents	521.29	0.05	24.87	35.44	14.10	48.59	101.08	18.53	10.25	-	<b>774.20</b>
Investments	-	-	0.78	0.78	8.72	2.44	11.99	20.19	198.61	55.60	<b>299.09</b>
Loans & Advances (including operating lease)	97.94	20.84	51.43	162.93	168.39	518.16	783.84	1,307.33	346.39	533.83	<b>3,991.08</b>
Fixed and Other assets	2.16	1.15	3.28	5.61	5.49	16.35	11.03	3.88	29.98	827.74	<b>906.67</b>

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Inflows On Account of Off Balance Sheet (OBS) Exposure/Lines of Credit	343.85	-	-	-	-	-	-	-	-	-	343.85
Loan committed by other institution pending disbursement	-	-	-	-	-	-	-	-	-	-	-
Lines of Credit committed by other institutions	343.85	-	-	-	-	-	-	-	-	-	343.85
<b>B. TOTAL INFLOWS</b>	<b>965.24</b>	<b>22.05</b>	<b>80.36</b>	<b>204.76</b>	<b>196.70</b>	<b>585.54</b>	<b>907.93</b>	<b>1,349.92</b>	<b>585.23</b>	<b>1,417.17</b>	<b>6,314.89</b>
<b>C. Mismatch (B - A)</b>	<b>860</b>	<b>(108)</b>	<b>(151)</b>	<b>(19)</b>	<b>(182)</b>	<b>(372)</b>	<b>203</b>	<b>352</b>	<b>435</b>	<b>(801)</b>	
<b>D. Mismatch as % to outflows (C as % to A)</b>	<b>813%</b>	<b>-83%</b>	<b>-65%</b>	<b>-9%</b>	<b>48%</b>	<b>-39%</b>	<b>29%</b>	<b>35%</b>	<b>289%</b>	<b>-36%</b>	
<b>E. Cumulative outflows</b>	<b>106</b>	<b>235</b>	<b>467</b>	<b>691</b>	<b>1,070</b>	<b>2,027</b>	<b>2,733</b>	<b>3,731</b>	<b>3,881</b>	<b>6,099</b>	
<b>F. Cumulative Mismatch</b>	<b>860</b>	<b>752</b>	<b>600</b>	<b>581</b>	<b>399</b>	<b>27</b>	<b>230</b>	<b>582</b>	<b>1,017</b>	<b>216</b>	
<b>G. Cumulative Mismatch as % to Cumulative Outflows ( F as % to E)</b>	<b>813.19%</b>	<b>319.36%</b>	<b>128.52%</b>	<b>84.05%</b>	<b>37.28%</b>	<b>1.34%</b>	<b>8.41%</b>	<b>15.60%</b>	<b>26.20%</b>	<b>3.53%</b>	
* 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	2092.32
2	Un-secured	337.45
	<b>Total Borrowings</b>	<b>2429.77</b>

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