Magma Fincorp Limited
Regd. Office
Magma House
24 Park Street, Kolkata 700 016
Tel : 91 33 4401 7350 / 7200
Fax : 91 33 4401 7313
CIN : L51504WB1978PLC031813
Web : www.magma.co.in

MAGMA
Investing in the smallest dream

2 November 2018

The Secretary,
Corporate Relationship Department,
BSE Limited
25th Floor, P. J. Towers, Dalal Street, Fort,
Mumbai - 400 001

Company Code - 524000

Manager,
Listing Department,
National Stock Exchange of India Limited
"Exchange Plaza",
Bandra-Kurla Complex, Bandra (E),
Mumbai – 400 051

Symbol – MAGMA

Sub: Certificate received in compliance with Regulations 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Dear Sir,

This is further to our letter dated 2 November 2018, please find enclosed herewith certificates received in compliance with Regulations 52(5) of Listing Regulations from IDBI Trusteeship Services Limited and Catalyst Trusteeship Limited (Formerly GDA Trusteeship Limited), Debenture Trustees of the Company for the half year ended 30 September 2018.

This is for your information and record.

Thanking You,

Yours faithfully,
For Magma Fincorp Limited

Shabnum Zaman
Company Secretary
ACS No. 13918

Encl: as above

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

IDBI trustee

2nd November, 2018.

To,

Magma Fincorp Limited,
Magma House,
24, Park Street,
Kolkata – 700 016.

Dear Sir,

Ref: **Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 – Submission of unaudited Half yearly Results by the Company**

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by Magma Fincorp Limited ("the Company").

With reference to the above, we are in receipt of your email dated 2nd November, 2018 for submission of unaudited half yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015, ***"We hereby certify that we have taken note of the contents of the review reports, submitted to us by the company under Regulation 52 (4) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015 for the half year ended September 30, 2018".***

Thanking You,

Yours Faithfully,
For IDBI Trusteeship Services Limited.

IDBI Trusteeship Services Ltd ITSL

Authorised Signatory.

CATALYST
Believe in yourself... Trust us!

No.CTL/DEB/18-19/Noting Certificate/1747

November 02, 2018

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

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

We, Catalyst Trusteeship Limited (**"Debenture Trustee"**) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (**"Regulations"**), provided to us by **Magma Fincorp Limited ("the Company")** for the Half year ended September 30, 2018.

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

For Catalyst Trusteeship Limited

Authorised Signatory

Encl: Results submitted by Company

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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 Half Year ended 30 September 2018

Sl. No.	Particulars	Standalone	Consolidated
a.	Credit rating and change in credit rating (if any)	As per Annexure A	As per Annexure A
b.	Asset cover available, in case of non convertible debt securities	Not Applicable	Not Applicable
c.	Debt-equity ratio	4.51	4.69
d.	Previous due date for a) the payment of interest / dividend b) the repayment of principal of non convertible debt securities whether the same has been paid or not	As per Annexure B	As per Annexure B
e.	Next due date for a) the payment of interest b) the principal along with the amount of interest		
f.	Debt service coverage ratio	Not Applicable	Not Applicable
g.	Interest service coverage ratio	Not Applicable	Not Applicable
h.	Outstanding redeemable preference shares a) quantity (no. of shares) b) value (₹ in lacs)	NIL	NIL
i.	Capital redemption reserve (₹ in lacs) Debenture redemption reserve* (₹ in lacs)	1,421.84 NIL	1,421.84 NIL
j.	Net worth (₹ in lacs)	240,062.25	258,035.46
k.	Net profit after tax (₹ in lacs)	12,203.88	14,472.09
l.	Earnings per share (not annualised) a) Basic (in ₹) b) Diluted (in ₹)	4.53 4.51	5.37 5.34

*As clarified by MCA in its circular no. 04/2013 dated 11 February 2013, no Debenture redemption reserve needs to be created by an NBFC in respect of privately placed debentures.

For Magma Fincorp Limited

Sanjay Chamria
Vice Chairman and Managing Director

Place: Mumbai
Date: 2 November 2018

Annexure A

Details of Ratings assigned by credit rating agencies and migration of ratings during the period ended 30 September 2018

Magma Fincorp Limited

Sl. No.	Nature	Q2 FY19	FY18
1	Secured Debentures	CARE AA-	CARE AA-
		IND AA-	IND AA-
		ICRA AA-	ICRA AA-
2	Subordinated Debentures	CARE AA-	CARE AA-
		BWR AA	BWR AA
		ACUITE AA	SMERA AA
3	Perpetual Debt Instruments	CARE A+	CARE A+
		BWR AA-	BWR AA-
4	Commercial Papers	CARE A1+	CARE A1+
		CRISIL A1+	CRISIL A1+
5	Bank Facility	CARE AA-	CARE AA-
		ICRA AA-	ICRA AA-
		IND AA-	IND AA-

Magma Housing Finance Limited (Subsidiary)

Sl. No.	Nature	Q2 FY19	FY18
1	Short Term Debt	CRISIL A1+	CRISIL A1+
2	Long Term Debt (Secured NCD)	CARE AA-	CARE AA-
		ICRA AA-	ICRA AA-
3	Long Term Bank Facilities	CARE AA-	CARE AA-
		ICRA AA-	ICRA AA-

Magma Fincorp Limited

MAGMA FINCORP LIMITED
TRUSTEE: CATALYST TRUSTEESHIP LTD (FORMERLY : GDA TRUSTEESHIP LTD)
SUMMARY OF LISTED DEBT SECURITIES AS ON 30th September 2018

S.No.	ISIN No.	Date of Allotment	Last Interest payment date	Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
A. Subordinated Debentures							(Rs. in Crores)
1	INE511C08985	07-Dec-16	07-Dec-17	07-Dec-18	-	07-Dec-26	35.00
2	INE511C08993	14-Dec-16	14-Dec-17	14-Dec-18	-	14-Sep-22	10.00
3	INE511C08AA9	28-Dec-16	28-Dec-17	28-Dec-18	-	28-Sep-22	3.00
4	INE511C08AB7	03-Jan-17	03-Jan-18	03-Jan-19	-	03-Oct-22	5.00
5	INE511C08AC5	06-Jan-17	06-Jan-18	06-Jan-19	-	06-Oct-22	5.00
6	INE511C08AD3	06-Jan-17	06-Jan-18	06-Jan-19	-	06-Jan-27	15.00
7	INE511C08AE1	24-Jan-17	24-Jan-18	24-Jan-19	-	24-Jan-27	25.00
8	INE511C08AG6	03-Mar-17	02-Mar-18	01-Mar-19	-	03-Mar-27	15.00
9	INE511C08AI2	18-May-17	18-May-18	18-May-19	-	18-May-27	10.00
10	INE511C08AK8	07-Mar-18	-	07-Mar-19	-	06-Jun-25	5.00
11	INE511C08AL6	28-Mar-18	-	28-Mar-19	-	28-Mar-28	5.00
	Sub Total (A)						133.00

B. Subordinate Perpetual Debentures							(Rs. in Crores)
S.No.	ISIN No.	Date of Allotment	Last Interest payment date	Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
1	INE511C08928	18-Sep-15	18-Sep-18	18-Sep-19	-	Call Option at the end of 10years from DOA	2.00
2	INE511C08936	15-Oct-15	16-Oct-17	15-Oct-18	-		5.00
3	INE511C08944	14-Jun-16	14-Jun-18	14-Jun-19	-		3.00
4	INE511C08951	05-Jul-16	05-Jul-18	05-Jul-19	-		1.70
5	INE511C08969	01-Aug-16	01-Aug-18	01-Aug-19	-		10.00
6	INE511C08977	09-Sep-16	10-Sep-18	09-Sep-19	-		3.00
7	INE511C08AF8	03-Feb-17	03-Feb-18	03-Feb-19	-		1.90
8	INE511C08AH4	07-Mar-17	07-Mar-18	07-Mar-19	-		1.00
9	INE511C08AJ0	04-Aug-17	04-Aug-18	04-Aug-19	-		1.00
	Sub Total (B)						28.60
	Total (A+B)						161.60

Magma Fincorp Limited

MAGMA HOUSING FINANCE LIMITED (SUBSIDIARY)
TRUSTEE: CATALYST TRUSTEESHIP LTD (FORMERLY - GDA TRUSTEESHIP LTD)
SUMMARY OF LISTED DEBT SECURITIES AS ON 30th September 2018

S.No.	ISIN No.	Date of Allotment	Last Interest payment date	Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
A Secured Debentures							(Rs. In Crores)
2	INE055I07040	31-Mar-15	03-Apr-18	01-Apr-19	-	31-Mar-20	10.00
3	INE055I07040	31-Mar-15	03-Apr-18	01-Apr-19	-	31-Mar-20	25.00
4	INE055I07057	31-Mar-15	03-Apr-18	01-Apr-19	-	31-Mar-22	20.00
5	INE055I07065	31-Mar-16	03-Apr-18	02-Apr-19	-	31-Mar-23	10.00
	Sub Total (A)						65.00

Magma Fincorp Limited