



SATIN CREDITCARE NETWORK LTD.

Reaching out!

November 15, 2016

To,
IDBI Trusteeship Services Ltd.
Asian Building, Ground Floor,
17-R, Kamani Marg, Ballard Estate,
Mumbai-400001
Dear Sir,

Kind Attention: **Mr. Naresh Sachwani**

Sub: Statutory compliance under SEBI (Debenture Trustee) Regulation, 1993 w.r.t. Quarter ending September 30, 2016

Pursuant to compliance of SEBI (Debenture Trustee) Regulations, 1993, please find herewith the required information for the quarter ending September 30, 2016 for your kind perusal and record for the following Non- Convertible Debentures:

S. No.	ISIN	Name of Debenture Holders	Address of Debenture Holders	Issue Date	Face Value	No. of Debentures	Amount
1	INE836B 07071	UTI INTERNATIONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor, C-38/39 G-Block, BKC Bandra (East) Mumbai-400051	27-Sep-13	2500000	72	18,00,00,000/-
2	INE836B 07055	MICROFINANCE ENHANCEMENT FACILITY SA, SICAV-SIF	Citibank N.A. Custody Services, FIFC-11th FLR, G Block Plot C-54 And C-55, BKC, Bandra-East, Mumbai - 400051	18-Dec12	1000000	250	25,00,00,000/-
3	INE836B 07048	UTI INTERNATIONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor C-38/39 G-Block, BKC Bandra (East), Mumbai, 400051	14-Sep-12	2500000	75	18,75,00,000/-

1. We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
2. There is no change in the Credit rating for the above said non-convertible Debentures in the Quarter ending September 30, 2016.
3. The Debt Equity Ratio is 7.91
4. Debenture Redemption Reserve- N.A
5. Net Worth is Rs. 45393,33,902.13

Corporate Office :
909-914 ABC, 9th Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110001, India

Registered Office :
5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, New Delhi-110033, India

CIN : L65991DL1990PLC041796
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6. Net Profit after Tax is **Rs. 5062,37,925.37**
7. Earnings Per Share is **15.99**
8. Outstanding redeemable Preference Shares (value) **Rs. 66829,78,360.00**
9. The due date of payment of principal and interest and the actual date of payment for the Quarter ending on 30.09.2016 and due date of principal and interest of the above said NCDs during next quarter i.e. October 01, 2016 to March 31, 2016 are as under:

Series / Tranche	Due date of payment of principal and interest and the actual date of payment for the Quarter ending on 30.09.2016			Details of redemption & interest due in the next Quarter:	
	Due date of payment	Amount (Rs.)	Actual date of payment	Due date of payment	Amount (Rs.)
INE836B07071 (18 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 27-Sep-16	1,32,94,672.00	27-Sep-16	Nil	Nil
INE836B07055 (25 Crore)	Principal	Nil	Nil	18-Dec-16	25,00,00,000.00
	Interest			Interest	
	Nil	Nil	Nil	18-Dec-16	1,80,00,000.00
INE836B07048 (18.75 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest			Interest	
	14-Sep-16	1,32,90,984.00	14-Sep-16	Nil	Nil

We do not expect default in payment of principal / interest due in next quarter.

10. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
11. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
12. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
13. The half-yearly results for the half-year ending on September 30, 2016 are attached as **Annexure-I**.
14. The name, designation and contact details of "Compliance Officer" of this company are as under:

(A) Name of Compliance Officer	: Choudhary Runveer Krishanan
(B) Designation	: Company Secretary & Compliance Officer
(C) Correspondence Address	: 5 th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033
(D) Phone, Fax No.	: (Phone): 011-47545000, (Fax): 011-27672727
(E) Email ID	: runveer.krishanan@satincarecreditcare.com

15. We confirm that the information submitted as above is true and correct.

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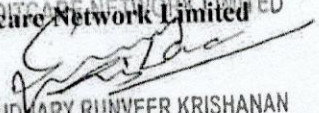
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
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Thanking you,

Yours faithfully,

For Satin Creditcare Network Limited


CHOUHARY RUNVEER KRISHANAN
COMPANY SECRETARY & COMPLIANCE OFFICER

Choudhary Runveer Krishanan
(Company Secretary & Compliance Officer) 

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Statement of Standalone Unaudited Financial Results for the Half Year Ended 30.09.2016

(Rs. In Lakhs except EPS)

S.No.	Particulars	Half Year		Year ended	
		30.09.2016	30.09.2015	31.03.2016	31.03.2015
		Unaudited	Unaudited	Audited	Audited
		40,092.46	23,970.57	55,226.76	32,189.53
1	Interest Earned	475.11	189.73	625.37	226.04
2	Other Income	40,567.57	24,160.30	55,852.13	32,415.57
3	Total Income (1+2)	19,893.47	12,711.32	28,985.80	17,748.96
4	Finance Cost	12,584.31	7,276.76	17,304.80	9,341.11
5	Operating Expenses (a+b+c)	6,814.10	3,265.86	8,837.72	3,919.82
	(a) Employee Cost	5,555.06	3,905.15	8,178.86	5,225.48
	(b) Other Operating Expenses	215.15	105.75	288.22	195.81
	(c) Depreciation/Amortization Expense	32,477.78	19,988.08	46,290.60	27,090.07
6	Total Expenditure excluding provisions and contingencies (4+5)	8,089.79	4,172.22	9,561.53	5,325.50
7	Operating Profit before provisions and contingencies (3-6)	516.79	152.93	808.61	680.12
8	Provisions for Standard/Non Performing assets	-	-	-	-
9	Exceptional Items	7,573.00	4,019.29	8,752.91	4,645.38
10	Profit/(loss) from ordinary Activities before tax(7-8±9)	2,510.62	1,360.04	2,958.86	1,473.79
11	Tax Expense (a+b-c)	2,767.43	1,428.30	3,300.38	1,760.01
	(a) Current Tax	-	-	-	(2.53)
	(b) Tax Related To Earlier Years	256.81	68.26	341.51	283.69
	(c) Deferred Tax	5,062.38	2,659.25	5,794.05	3,171.59
12	Net Profit/(Loss) from Ordinary Activities after tax (10-11)	-	-	-	-
13	Extraordinary Items (Net of Tax Expense)	5,062.38	2,659.25	5,794.05	3,171.59
14	Net Profit/ (Loss) for the period (12±13)	3,258.57	2,860.56	3,149.83	2,537.56
15	Paid-up Equity Share Capital (Face Value of Rs.10/- per Share)	-	-	-	-
16	Paid up,Cumulative, Rated, Non-Participative, Non-Convertible & Compulsorily Redeemable Preference Shares of Rs.10/- each	2,500.00	600.00	-	600.00
17	Reserves Excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	29,250.77	16,810.91
18	Analytical Ratios	18.29	19.60	16.82	15.67
	(i) Capital Adequacy Ratio	11.71	13.09	11.30	9.60
	CRAR - Tier I	6.58	6.51	5.52	6.07
	CRAR - Tier II	-	-	-	-
	(ii) Earning per share (Before extraordinary items)	-	-	-	-
	(of Rs. 10/- each) (not annualised):	-	-	-	-
	Basic EPS (Rs.)	15.99	9.68	20.28	12.17
	Diluted EPS (Rs.)	15.76	8.91	19.97	11.93
	(iii) Earning per share (After extraordinary items)	-	-	-	-
	(of Rs. 10/- each) (not annualised):	-	-	-	-
	Basic EPS (Rs.)	15.99	9.68	20.28	12.17
	Diluted EPS (Rs.)	15.76	8.91	19.97	11.93
	(iv) NPA Ratios	293.24	444.23	424.31	42.37
	a) Gross NPA	146.62	222.12	212.16	21.19
	b) Net NPA	0.11%	0.21%	0.19%	0.02%
	c) % of Gross NPA	0.05%	0.10%	0.09%	0.01%
	d) % of Net NPA	1.23%	1.10%	1.75%	1.58%
	v) Return on Assets (Profit After Tax/Total Assets)-not annualised	-	-	-	-



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