

Clix Housing Finance Limited

CIN-U65999DL2016PLC308791

Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001

Telephone: +91-124 3302000 | Website: www.clix.capital

(INR In thousands)

Statement of unaudited financial results for the quarter ended 30 June 2022				
Particulars	Quarter ended			Year ended
	30-Jun-22	31-Mar-22	30-Jun-21	31-Mar-22
	Unaudited	Unaudited	Unaudited (refer note 9)	Audited
Revenue from operations				
Interest income	46,068	79,681	72,500	2,97,272
Fees and commission Income	2,321	2,445	565	4,886
Net gain on fair value changes	2,536	1,913	2,488	6,159
Net gain on derecognition of financial instruments under amortised cost category	68,330	92,477	-	1,04,490
Total revenue from operations	1,19,255	1,76,516	75,553	4,12,807
Other income	357	560	145	1,679
Total income	1,19,612	1,77,076	75,698	4,14,486
Expenses				
Finance costs	41,378	57,217	47,860	2,17,393
Fees and commission expense	1,415	3,801	-	5,991
Impairment on financial instruments	44,376	9,476	14,396	56,705
Employee benefits expense	3,489	11,951	16,007	53,027
Amortization	369	136	622	1,229
Other expenses	5,798	7,099	4,905	53,461
Total expenses	96,825	89,680	83,790	3,87,806
Profit/ (loss) before tax	22,787	87,396	(8,092)	26,680
Tax expense:				
(1) Current tax	-	1,586	-	1,586
(2) Current tax for earlier years	-	77	-	77
(2) Deferred tax	5,833	-	-	-
Profit/ (loss) for the period/ year	16,954	85,733	(8,092)	25,017
Other comprehensive income				
a. Items that will not be reclassified to profit or loss				
Remeasurements of defined benefit plan	386	1,328	72	1,544
Income tax effect	-	-	-	-
b. Items that will be reclassified to profit or loss				
	-	-	-	-
Other comprehensive income , net of income tax	386	1,328	72	1,544
Total comprehensive income for the period/ year	17,340	87,061	(8,020)	26,561
Earnings per equity share*				
Basic (INR)	0.31	1.56	(0.15)	0.45
Diluted (INR)	0.31	1.56	(0.15)	0.45
Nominal Value per share (INR)	10.00	10.00	10.00	10.00

*Quarter ended Basic EPS and Diluted EPS are not annualised

For and on behalf of the Board of Directors of
Clix Housing Finance LimitedRashmi Mohanty
Whole Time Director
DIN:07072541Place: Gurugram
Date: 10 August 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 ended 30 June 2022

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.99
b.	Debt service coverage ratio;	Not applicable, being an Housing Finance Company (HFC)
c.	Interest service coverage ratio;	Not applicable, being an HFC
d.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (Rs. in thousands)	5,59,771
g.	Net profit/ (loss) after tax Net profit/(loss) after tax (Rs. in thousands) for the quarter	16,954
h.	Earnings per share (not annualised) For the quarter (Basic) (INR) For the quarter (Diluted) (INR)	0.31 0.31
i.	current ratio	Not applicable, being an HFC
j.	long term debt to working capital	Not applicable, being an HFC
k.	bad debts to Account receivable ratio	Not applicable, being an HFC
l.	current liability ratio	Not applicable, being an HFC
m.	total debts to total assets	0.62
n.	debtors turnover	Not applicable, being an HFC
o.	Inventory turnover	Not applicable, being an HFC
p.	Operating margin (%)	Not applicable, being an HFC
q.	Net profit margin (%); For the quarter ended 30 Jun 2022	14.22%
r.	Sector specific equivalent ratios, as applicable. GNPA% NNPA% CRAR%	5.93% 3.41% 31.44%

**For and on behalf of the Board of Directors of
Clix Housing Finance Limited**

Rashmi Mohanty
Whole Time Director
DIN:07072541

Place: Gurugram

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Notes:

- 1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on 10 August 2022, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended. The above results for the quarter ended 30 June 2022 have been reviewed by the Statutory Auditors of the Company.
- 2 These 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.
- 3 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are secured by a first ranking, exclusive charge via a deed of hypothecation over specific asset portfolio of receivables.
- 4 COVID-19, a global pandemic, contributed to a significant volatility in global and Indian financial markets and an unprecedented level of disruption on socio-economic activities. India is now emerging out of the pandemic with significant reduction in new cases, however the extent to which the pandemic will continue to impact the carrying value of assets and obligations of the Company and therefore, the future results of the Company will depend on future developments, which are uncertain. The Company will continue to closely monitor material changes, if any, to future economic conditions and suitable adjustments as considered appropriate will be given in the respective future period.
- 5 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021
 - (a) Details of transfer through assignment in respect of loans not in default during the quarter ended 30 June 2022.

(INR In thousands)

	For the quarter ended 30 June 2022
Entities	HFC
Count of loan accounts assigned	231
Amount of loan accounts assigned	4,63,734
Retention of beneficial economic interest (MRR)	10%
Weighted average maturity (Residual Maturity)	198
Weighted average holding period	21
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	Unrated

(b) The Company has not transferred any loans not in default through assignment during the quarter ended 30 June 2022.

(c) The Company has not acquired/transferred any stressed loan during the quarter ended 30 June 2022.

- 6 The Company's primary business segment is reflected based on the principal business carried out, i.e. Housing Finance. 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 primarily within India and does not have operations in economic environments with different risks and returns; hence, it is considered operating in single geographical segment.
- 7 The Board of Directors of the Company, in its meeting dated 07 July, 2022, has approved a scheme of amalgamation ("the Scheme") for amalgamation of the Company into Clix Capital Services Private Limited, the Holding Company. The Scheme has been submitted to the National Housing Bank and Reserve Bank of India on 15 July 2022 for approvals. The Company will file the Scheme with the Regional Director, Registrar of Companies, as required under the Companies Act, 2013 post regulator approval(s). As per the Scheme, the appointed date for amalgamation is proposed as 01 April 2022.
- 8 The figures for the quarter ended 31 March 2022 are balancing figures between audited amounts in respect of the year ended 31 March 2022 and the reviewed amounts of the nine months ended 31 December 2021 of the previous financial year.

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- 9 The figures for quarter ended 30 June 2021 are unaudited management reviewed figures.
- 10 RBI vide Circular dated 12 November 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 is taking necessary steps to comply with the norms/ changes for regulatory reporting, with effect from 01 October 2022 as clarified vide circular dated 15 February 2022. Such clarifications/ harmonization has no impact on the financial results for the quarter ended 30 June 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, is as per Annexure 'I' attached.
- 12 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 Housing Finance Limited

Rashmi Mohanty
Whole Time Director
DIN: 07072541

Place: Gurugram
Date: 10 August 2022