

(INR In thousands except EPS data)

Statement of financial results for the quarter and half year ended 30 September 2022						
Particulars	Quarter ended*			Half year ended*		Year ended
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	41,638	46,068	76,827	87,706	1,49,328	2,97,272
Fees and commission Income	1,873	2,321	488	4,194	1,053	4,886
Net gain/(loss) on fair value changes	753	2,536	(673)	3,289	1,814	6,159
Net gain on derecognition of financial instruments under amortised cost category	16,299	68,330	-	84,629	-	1,04,490
Total revenue from operations	60,563	1,19,255	76,642	1,79,818	1,52,195	4,12,807
Other income	31	357	135	388	280	1,679
Total income	60,594	1,19,612	76,777	1,80,206	1,52,475	4,14,486
Expenses						
Finance costs	27,689	41,378	50,996	69,067	98,856	2,17,393
Fees and commission expense	1,517	1,415	-	2,932	-	5,991
Impairment on financial instruments	16,488	44,376	14,406	60,864	28,801	56,705
Employee benefits expense	2,366	3,489	11,615	5,855	27,622	53,027
Amortization	373	369	(4)	742	618	1,229
Other expenses	22,271	5,798	22,756	28,069	27,661	53,461
Total expenses	70,704	96,825	99,769	1,67,529	1,83,558	3,87,806
Profit/(loss) before tax	(10,110)	22,787	(22,992)	12,677	(31,083)	26,680
Tax expense:						
(1) Current tax	17,590	-	-	17,590	-	1,586
(2) Current tax for earlier years	-	-	-	-	-	77
(2) Deferred tax charge/(credit)	(20,293)	5,833	-	(14,460)	-	-
Profit/(loss) for the period/ year	(7,407)	16,954	(22,992)	9,547	(31,083)	25,017
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit plan	(143)	386	72	243	144	1,544
Income tax effect	(61)	-	-	(61)	-	-
b. Items that will be reclassified to profit or loss						
Other comprehensive income , net of income tax	(204)	386	72	182	144	1,544
Total comprehensive income for the period/ year	(7,611)	17,340	(22,920)	9,729	(30,939)	26,561
Earnings per equity share*						
Basic (INR)	(0.13)	0.31	(0.42)	0.17	(0.57)	0.45
Diluted (INR)	(0.13)	0.31	(0.42)	0.17	(0.57)	0.45
Nominal Value per share (INR)	10.00	10.00	10.00	10.00	10.00	10.00

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

For and on behalf of the Board of Directors of
Clix Housing Finance LimitedVikram Rathi
Director
DIN: 08769167
Place: Mumbai
Date: 14 November 2022

(INR In thousands)

Statement of Asset and Liabilities as at 30 September 2022		
Particulars	As at	As at
	30 September 2022	31 March 2022
	Unaudited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	35,553	3,53,417
Bank balance other than above	1,548	1,532
Loans	12,05,324	20,57,132
Investments	56,733	1,55,318
Other financial assets	2,18,970	1,49,165
Total Financial Assets	15,18,128	27,16,564
Non- financial assets		
Current tax assets (net)	-	482
Deferred tax assets (net)	14,460	-
Other Intangible assets	12,402	13,143
Other non- financial assets	16,718	18,020
Total Non-Financial Assets	43,580	31,645
Assets held for sale	39,556	-
Total assets	16,01,264	27,48,209
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	63,880	84,666
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	401	470
b) total outstanding dues of creditors other than micro enterprises and small enterprises	25,036	11,708
Debt securities	3,97,457	3,96,174
Borrowings (other than debt securities)	5,25,260	16,60,914
Other financial liabilities	17,865	44,683
Total Financial Liabilities	10,29,899	21,98,615
Non financial liabilities		
Current tax liabilities (net)	17,157	-
Provisions	1,288	2,636
Other non-financial liabilities	553	4,585
Total Non-Financial Liabilities	18,998	7,221
Equity		
Equity share capital	5,50,000	5,50,000
Other equity	2,367	(7,627)
Total equity	5,52,367	5,42,373
Total liabilities and equity	16,01,264	27,48,209

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

Vikram Rathi
Director
DIN: 08769167

Place: Mumbai
Date: 14 November 2022

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
Statement of cash flows for the half year ended 30 September 2022

Particulars	<i>(INR In thousands)</i>	
	For the half year ended 30 September 2022 (Unaudited)	For the half year ended 30 September 2021 (Unaudited)
Cash flow from operating activities		
Profit/(Loss) before tax	12,680	(31,083)
Adjusted for:		
Net gain on fair value changes	(3,289)	(1,814)
Share based payment	263	(110)
Provision for employee benefits expense	332	1,151
Impairment on financial instruments	60,864	28,801
Amortization	742	618
Interest income on fixed deposits	(151)	(28)
Operating profit/(loss) before working capital changes	71,441	(2,465)
Adjusted for net changes in working capital		
Increase in financial assets and other assets	6,83,112	(4,86,360)
Increase in financial liabilities and other liabilities	(40,057)	50,236
Taxes (paid)/refund received (net)	(12)	1,417
Net Cash generated from/(used in) operating activities	7,14,484	(4,37,172)
Cash flows from investing activities		
Movement in mutual funds (net)	1,01,872	3,43,856
Purchase of property, plant and equipment	-	(2,180)
Interest income on fixed deposits	151	28
Net Cash generated from investing activities	1,02,023	3,41,704
Cash flows from financing activities		
Repayment of inter corporate loan	(10,70,000)	(1,00,000)
Proceeds from inter corporate loans	30,000	2,50,000
Proceeds from term loan	-	1,49,673
Repayment of term loan	(95,654)	(68,057)
Proceeds from Non Convertible Debentures	1,283	3,00,000
Net Cash generated from/(used in) financing activities	(11,34,371)	5,31,616
Net increase/(decrease) in cash and cash equivalents	(3,17,864)	4,36,148
Cash and cash equivalents at the beginning of the period	3,53,417	(1,83,399)
Cash and cash equivalents at the end of half year	35,553	2,52,749
Notes :		
Cash and cash equivalents balance include:		
Balances with banks:		
- Current accounts	35,553	3,62,801
Bank overdraft	-	(1,10,052)
Cash and cash equivalents at the end of half year	35,553	2,52,749

For and on behalf of the Board of Directors of
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Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on 14 November 2022, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended. The above results for the quarter and half year ended 30 September 2022 have been reviewed by the Statutory Auditors of the Company.
- 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. There is no change in accounting policies during the year.
- 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. Pursuant to Regulations 52(7) and 52(7A) of Listing Regulations, the Company confirms that issue proceeds of Non Convertible Debentures(NCDs) issued by the Company and outstanding as at 30 September 2022 are being utilized as per the objects stated in the offer document. Further, the Company confirms that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.
- Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 06 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 30 September 2022 are given below:

(INR In thousands)

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2022	Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2022	Of (A) amount written off during the half-year ended 30 September 2022	Of (A) amount paid by the borrowers during the half-year ended 30 September 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 2022
Personal Loans	64,455	4,317	-	10,832	49,306
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	64,455	4,317	-	10,832	49,306

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

- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021.
 - Details of transfer through assignment in respect of loans not in default during the quarter and half year ended 30 September 2022.

(INR In thousands)

	For the quarter ended 30 September 2022	For the half year ended 30 September 2022
Entities	HFC	HFC
Count of loan accounts assigned	42	273
Amount of loan accounts assigned	1,42,047	6,05,781
Retention of beneficial economic interest (MRR)	10%	10%
Weighted average maturity (Residual Maturity)	199	198
Weighted average holding period	13	19
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	Unrated	Unrated

(b) The Company has not acquired any loans not in default during the quarter and half year ended 30 September 2022.

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

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- 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 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.
- 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 Reserve Bank of India and is in process of approval. 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 1 April 2022.
- 8** 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 the circular with effect from October 01, 2022 as clarified by RBI vide circular dated February 15, 2022. Such clarifications/ harmonization has no impact on the financial results for the quarter and half year ended 30 September 2022, as the Company continues to prepare the financial results in accordance with the applicable Ind-AS guidelines and the RBI Circular dated 13 March 2020 "Implementation of Indian Accounting Standards".
- 9** Information as required by Regulation 52(4) and Regulation 54(3) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended, is as per attached Annexure 'I' and Annexure 'II' respectively.
- 10** 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**

Vikram Rathi
Director
DIN: 08769167

Place: Mumbai
Date: 14 November 2022

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

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.68
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)	5,52,367
g.	Net profit/ (loss) after tax Net profit/(loss) after tax ((Rs. in thousands)) for the half year Net profit/(loss) after tax (Rs. in thousands) for the quarter	 9,547 (7,407)
h.	Earnings per share (not annualised) For the half year (Basic) (INR) For the half year (Diluted) (INR) For the quarter (Basic) (INR) For the quarter (Diluted) (INR)	 0.17 0.17 (0.13) (0.13)
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	0.58
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 half year ended 30 September 2022 For the quarter ended 30 September 2022	 5.30% -12.23%
r.	Sector specific equivalent ratios, as applicable. GNPA% NNPA% CRAR%	 4.91% 3.23% 30.39%

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

Vikram Rathi
Director
DIN: 08769167

Place: Mumbai
Date: 14 November 2022

Annexure II

(Rs in thousands)

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J (Total C to H)	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value			Relating to Column F					
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets							12,402		12,402					
Intangible Assets under Development														
Investments							56,733		56,733					
Loans	Loans & Advances (net of ECL)	4,47,194	5,25,646			39,022	1,93,463		12,05,324			4,47,194		4,47,194

