



## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Clix Housing Finance Limited

Report on the Audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Clix Housing Finance Limited (**"the Company"**) for the year ended March 31, 2023 (**"the Statement"**), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

(i) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and

(ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, and other accounting principles generally accepted in India, of net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2023.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (**"Act"**). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Annual Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (**"ICAI"**) together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Management's and Board of Directors'** Responsibilities for the Annual Financial Results

The Statement has been prepared on the basis of the annual financial statements. **The Company's** Management and the Board of Directors are responsible for the preparation and presentation of this Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the

Statement that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Management and the Board of Directors are responsible for assessing the **Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern** and using the going concern basis of accounting unless the Management and the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Management and the **Board of Directors are also responsible for overseeing the Company's financial reporting process.**

#### Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole are free from **material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.** Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made in the Statement by the Management and the Board of Directors.
- Conclude on the appropriateness of the Management and the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists **related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.** If we conclude that a material uncertainty exists, we are required to draw attention **in our auditor's report to the related disclosures in the Statement** or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our **auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.**
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Other Matter

The Statement includes the results for the quarter ended March 31, 2023, being the balancing figure between audited figures in respect of full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For DMKH & Co

Chartered Accountants

ICAI Firm Registration No. 116886W



Manish Kankani

Partner

Membership No- 158020

UDIN: 23158020BGUSCN8410

Place: Mumbai

Date: 26 May, 2023.

(INR In thousands except EPS data)

Statement of financial results for the quarter and year ended 31 March 2023					
Particulars	Quarter ended			Year ended	
	31-Mar-23	31-Dec-22	31-Mar-22	31-Mar-23	31-Mar-22
	Unaudited (refer note -8)	Unaudited (refer note -9)	Unaudited (refer note -10)	Audited	Audited
<b>Revenue from operations</b>					
Interest income	30,074	45,064	79,681	162,845	297,272
Fees and commission Income	4,223	3,749	2,445	12,166	4,886
Net gain on fair value changes	2,124	3,523	1,913	8,937	6,159
Net gain on de-recognition of financial instruments under amortised cost category	-	2,141	92,477	86,769	104,490
<b>Total revenue from operations</b>	<b>36,421</b>	<b>54,477</b>	<b>176,516</b>	<b>270,717</b>	<b>412,807</b>
Other income	2,937	1,540	560	4,866	1,679
<b>Total income</b>	<b>39,358</b>	<b>56,017</b>	<b>177,076</b>	<b>275,583</b>	<b>414,486</b>
<b>Expenses</b>					
Finance costs	32,193	29,080	57,217	130,339	217,393
Fees and commission expense	694	1,217	3,801	4,843	5,991
Impairment on financial instruments	3,618	6,562	9,476	71,044	56,705
Employee benefit expenses	3,890	2,077	11,951	11,822	53,027
Amortization	365	373	136	1,479	1,229
Other expenses	(11,475)	2,845	7,099	19,439	53,461
<b>Total expenses</b>	<b>29,285</b>	<b>42,154</b>	<b>89,680</b>	<b>238,966</b>	<b>387,806</b>
<b>Profit before tax</b>	<b>10,073</b>	<b>13,863</b>	<b>87,396</b>	<b>36,617</b>	<b>26,680</b>
Tax expense:					
(1) Current tax	1,012	4,773	1,586	23,375	1,586
(2) Current tax for earlier years	-	-	77	-	77
(3) Deferred tax charge / (credit)	(543)	(1,314)	-	(16,317)	-
<b>Profit for the period/ year</b>	<b>9,604</b>	<b>10,404</b>	<b>85,733</b>	<b>29,559</b>	<b>25,017</b>
<b>Other comprehensive income</b>					
a. Items that will not be reclassified to profit or loss					
Remeasurements of defined benefit liability	(72)	122	1,328	292	1,544
Income tax relating to items that will not be reclassified to profit or loss	18	(31)	-	(73)	-
b. Items that will be reclassified to profit or loss	-	-	-	-	-
<b>Other Comprehensive Income</b>	<b>(54)</b>	<b>91</b>	<b>1,328</b>	<b>219</b>	<b>1,544</b>
<b>Total comprehensive income for the period/ year</b>	<b>9,550</b>	<b>10,495</b>	<b>87,061</b>	<b>29,778</b>	<b>26,561</b>
<b>Earnings per equity share*</b>					
Basic (INR)	0.17	0.19	1.56	0.54	0.45
Diluted (INR)	0.17	0.19	1.56	0.54	0.45
Nominal Value per share (INR)	10.00	10.00	10.00	10.00	10.00

\*Quarter end Basic EPS and Diluted EPS are not annualised

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

*Aparna Bihani*

Aparna Bihani  
Whole Time Director  
DIN: 09039798

Place: Gurugram  
Date: 26 May 2023



(INR In thousands)

Statement of Assets and Liabilities as at 31 March 2023		
Particulars	As at	As at
	31 March 2023	31 March 2022
	Audited	Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	8,667	353,417
Bank balance other than above	15,372	1,532
Loans	1,056,735	2,057,132
Investments	16,190	155,318
Other financial assets	213,422	149,165
<b>Total Financial Assets</b>	<b>1,310,386</b>	<b>2,716,564</b>
<b>Non- financial assets</b>		
Current tax assets (net)	5,249	482
Deferred tax assets (net)	16,244	-
Other Intangible assets	11,664	13,143
Other non- financial assets	14,995	18,020
<b>Total Non-Financial Assets</b>	<b>48,152</b>	<b>31,645</b>
<b>Assets held for sale</b>	<b>35,891</b>	<b>-</b>
<b>Total assets</b>	<b>1,394,429</b>	<b>2,748,209</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
Payables (Refer Note 13)		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	555	470
b) total outstanding dues of creditors other than micro enterprises and small enterprises	14,691	47,656
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	-	48,718
Debt securities (Refer Note 13)	406,253	403,747
Borrowings (other than debt securities) (Refer Note 13)	308,713	1,661,857
Other financial liabilities (Refer Note 13)	89,124	36,167
<b>Total Financial Liabilities</b>	<b>819,336</b>	<b>2,198,615</b>
<b>Non financial liabilities</b>		
Provisions	938	2,636
Other non-financial liabilities	1,211	4,585
<b>Total Non-Financial Liabilities</b>	<b>2,149</b>	<b>7,221</b>
<b>Equity</b>		
Equity share capital	550,000	550,000
Other equity	22,944	(7,627)
<b>Total equity</b>	<b>572,944</b>	<b>542,373</b>
<b>Total liabilities and equity</b>	<b>1,394,429</b>	<b>2,748,209</b>

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

  
Aparna Bihani  
Whole Time Director  
DIN: 09039798

Place: Gurugram  
Date: 26 May 2023





Clix Housing Finance Limited  
CIN-U65999DL2016PLC308791

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

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

Cash Flow Statement for the year ended 31 March 2023

Particulars	(INR In thousands)	
	Year ended 31 March 2023 (Audited)	Year ended 31 March 2022 (Audited)
<b>Cash flow from operating activities</b>		
Profit before tax	36,617	26,680
Adjusted for:		
Net gain on fair value changes	(8,937)	(6,159)
Share based payment	791	(281)
Provision for employee benefit expenses	298	2,294
Impairment on financial instruments	71,044	56,705
Amortization	1,479	1,229
Interest on income-tax refund	(93)	(12)
Interest income on fixed deposits	(2,611)	(1,150)
<b>Operating profit before working capital changes</b>	<b>98,588</b>	<b>79,306</b>
<b>Adjusted for net changes in working capital</b>		
Decrease in financial assets and other assets	832,598	18,681
Decrease in financial liabilities and other liabilities	(34,012)	(64,766)
Taxes (paid)/refund received (net)	(28,122)	637
<b>Net Cash generated from operating activities</b>	<b>869,052</b>	<b>33,858</b>
<b>Cash flows from investing activities</b>		
Movement in mutual funds (net)	153,380	192,882
Purchase of property, plant and equipment	-	(2,180)
Purchase of Pass through certificates	(5,315)	
Investment in fixed deposits more than 90 days maturity	(13,840)	(1,532)
Interest income on fixed deposits	2,611	1,150
<b>Net Cash generated from investing activities</b>	<b>136,836</b>	<b>190,320</b>
<b>Cash flows from financing activities</b>		
Proceeds from Inter Corporate Loan	-	250,285
Repayment of Inter Corporate Loan	(1,100,000)	(200,285)
Proceeds from term loan	-	148,886
Repayment of term loan	(561,857)	(182,681)
Movement in Non Convertible Debentures	2,506	296,437
Proceeds from Borrowing against Securitised Portfolio	381,483	-
Repayment of Borrowing against Securitised Portfolio	(72,770)	-
<b>Net Cash generated from/(used in) financing activities</b>	<b>(1,350,638)</b>	<b>312,642</b>
<b>Net (decrease) / increase in cash and cash equivalents</b>	<b>(344,750)</b>	<b>536,820</b>
Cash and cash equivalents at the beginning of the year	353,417	(183,403)
Cash and cash equivalents at the end of the year	<b>8,667</b>	<b>353,417</b>
<b>Notes :</b>		
<b>Components of cash and cash equivalents balance include:</b>		
Balances with banks:		
- Current accounts	7,604	53,397
-Fixed deposits with maturity of less than 3 months	1,063	300,020
Cash and cash equivalents at the end of the year	<b>8,667</b>	<b>353,417</b>

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



*Aparna Bihani*  
Aparna Bihani  
Whole Time Director  
DIN: 09039798



Place: Gurugram  
Date: 26 May 2023

**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 26 May, 2023, 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 year ended 31 March 2023 have been audited by 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. There is no change in accounting policies during the year.
- 3 "As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), secured debentures are fully secured by way of an exclusive charge over the specific asset portfolio of receivables. Pursuant to Regulations 52(7) and 52(7A) of Listing Regulations, the Group confirms that issue proceeds of Non Convertible Debentures(NCDs) issued by the Group and outstanding as at 31 March 2023 are being utilized as per the objects stated in the offer document. "
- 4 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 31 March 2023 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 30 September 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended 31 March 2023	Of (A) amount written off during the half-year ended 31 March 2023	Of (A) amount paid by the borrowers during the half-year ended 31 March 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2023
Personal Loans	49,306	952	-	2,327	46,027
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>49,306</b>	<b>952</b>	<b>-</b>	<b>2,327</b>	<b>46,027</b>

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

- 5 Disclosures pursuant to Master direction - Reserve Bank of India (Transfer of loan exposures) Direction, 2021 in terms of 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 and year ended 31 March 2023

(INR In thousands)

Particulars	For the quarter ended 31 March 2023	For the year ended 31 March 2023
Entity	HFC	HFC
Count of loan accounts assigned	-	276
Amount of loan accounts assigned	-	623,457
Retention of beneficial economic interest (MRR)	-	5%-10%*
Weighted average maturity (Residual Maturity)	-	197
Weighted average holding period	-	19
Coverage of tangible security coverage	-	100%
Rating wise distribution of rated loans	-	Unrated

\*273 loan count have 10% MRR and 3 loan count have 5% MRR

b) The Company has not acquired any loans not in default during the quarter and year ended 31 March 2023

c) The Company has not acquired/transferred any stressed loans during the quarter and year ended 31 March 2023





- 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 has approved a Scheme of Amalgamation ("the Scheme") for Amalgamation with its Holding Company, Clix Capital Services Private Limited. The Scheme has been approved by Reserve Bank of India (RBI) for the Company and Clix Housing Finance Limited vide their No Objection letter dated 27 October 2022 and 31 January 2023 respectively. 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.
- 8 The figures for the quarter ended 31 March 2023 are the balancing figures between audited figures in respect of year ended 31 March 2023 and reviewed figures in respect of nine months ended 31 December 2022.
- 9 The figures for the quarter ended 31 December 2022 are the balancing figures between reviewed figures in respect of nine months ended 31 December 2022 and reviewed figures in respect of half year ended 30 September 2022.
- 10 The figures for the quarter ended 31 March 2022 are the balancing figures between audited figures in respect of year ended 31 March 2022 and reviewed figures in respect of nine months ended 31 December 2021.
- 11 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. 264 thousands as additional Non Performing Assets (Stage 3) as at March 31, 2023.
- 12 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 Annexure 'I' and Annexure 'II' respectively.
- 13 The company has changed the classification/ presentation of trade payables, other payables, debt securities, borrowings (other than debt securities) and other financial liabilities to better conform to the requirements of Schedule III which are as given below.

Balance sheet (Extract)	(INR In thousands)		
	As at 31 March, 2022 (as previously reported)	Increase/ (Decrease)	As at 31 March, 2022 (Restated)
<b>Payables</b>			
<b>I) Trade Payables</b>			
- Total outstanding dues of micro enterprises and small enterprises	-	470	470
- total outstanding dues of creditors other than micro enterprises and small enterprises	84,666	(37,010)	47,656
<b>II) Other Payables</b>			
- Total outstanding dues of micro enterprises and small enterprises	470	(470)	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	11,708	37,010	48,718
<b>Debt Securities</b>			
- Non-convertible debentures	396,174	7,573	403,747
<b>Borrowings (other than Debt Securities)</b>			
- Term Loans	560,914	943	561,857
<b>Other Financial Liabilities</b>			
- Interest accrued but not due	8,516	(8,516)	-

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

  
Aparna Bihani  
Whole Time Director  
DIN: 09039798

Place: Gurugram  
Date: 26 May 2023





Clix Housing Finance Limited  
CIN-U65999DL2016PTC308791

Regd. Office: Aggarwal Corporate Tower, Plot No. 23, 5th Floor, Govind Lal Sikka Marg, Rajendra Place, New Delhi- 110008  
Telephone: +91-124 3302000 | Website: www.clix.capital

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)  
Regulations, 2015 for the quarter and year ended 31 March 2023

S.No.	Particulars	Annexure I
a.	Debt-equity ratio	1.25
b.	Debt service coverage ratio;	Not applicable, being an Housing Finance Company (HFC)
c.	Interest service coverage ratio;	Not applicable, being an HFC
b.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (Rs. in thousands)	572,944
g.	<b>Net profit after tax</b>	
	Net profit after tax (Rs. in thousands) for the year end	29,559
	Net profit after tax (Rs. in thousands) for the quarter end	9,604
h.	<b>Earnings per share</b>	
	For the year end (Basic) (INR) (annualised)	0.54
	For the year end (Diluted) (INR) (annualised)	0.54
	For the quarter (Basic) (INR) (not annualised)	0.17
	For the quarter (Diluted) (INR) (not annualised)	0.17
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	0.51
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.	<b>Net profit margin (%) [Profit after tax / Total revenue from operations]</b>	
	For the year ended 31 March 2023	10.92%
	For the quarter ended 31 March 2023	26.37%
r.	<b>Sector specific equivalent ratios, as applicable.</b>	
	GNPA%	5.80%
	NNPA%	3.78%
	CRAR%	35.08%

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



*Aparna Bihany*  
Aparna Bihany  
Whole Time Director  
DIN: 09039798



Place: Gurugram  
Date: 26 May 2023

Statement of Security Cover as on 31 March 2023

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	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)	Assets not offered as security	Eliminated on (amount in negative) once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu Assets	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		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu Assets	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)
	<b>ASSETS</b>													
	Property, Plant and Equipment													
	Capital Work-in-Progress													
	Right of Use Assets													
	Goodwill													
	Intangible Assets													
	Intangible Assets under Development													
	Investments													
	Loans and advances	457,612	344,924	No					1,056,735	457,612				457,612
	Inventories													
	Trade Receivables													
	Cash and Cash Equivalents													
	Bank Balances other than Cash and Cash Equivalents													
	Others													
	<b>Total</b>	<b>457,612</b>	<b>344,924</b>						<b>1,056,735</b>	<b>457,612</b>				<b>457,612</b>
	<b>LIABILITIES</b>													
	Debt securities to which this certificate pertains	406,254		No										
	Secured debentures													
	Other debt-sharing pari-passu charge with above debt	not to be filled												
	Other Debt													
	Subordinated debt													
	Borrowings													
	Bank													
	Debt Securities													
	Others													
	Trade payables													
	Lease Liabilities													
	Provisions													
	Others													
	<b>Total</b>	<b>406,254</b>	<b>308,713</b>						<b>308,713</b>	<b>406,254</b>				
	Cover on Book Value													
	Cover on Market Value													
	Exclusive Security Cover Ratio	1.13	1.12	Pari-Passu Security Cover Ratio										

Note 1 - The Company has complied with financial covenants/terms of the issue in respect of listed debt securities of listed entity

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



Aparna Bhatnagar  
Whole Time Director  
DIN: 09039798



Place: Gurugram  
Date: 26 May 2023

