



June 10, 2023

**National Stock Exchange of India Limited ('NSE')**

Exchange Plaza, Plot no. C/1, G Block  
Bandra-Kurla Complex, Bandra (E)  
Mumbai - 400 051

Dear Sir/Madam

**Sub: Correction with respect to CRAR**

**Ref: Financial Results (ackn. no. 2023/May/1223/1223) and Ratio Disclosure (ackn. no. 2023/May/1261/1261) submitted on NEAPS**

With reference to above submission pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (SEBI LODR), we have observed higher CRAR reporting by 17 basis points (**reported 35.08% vs 34.91%**), hence via this letter, submitting herewith the revised disclosure with corrected **CRAR**.

We hereby confirm that apart from CRAR (as reported along with financial results and ratios disclosure), there is no other change in the financials as submitted earlier.

You are requested to kindly take the same on record.

Thanking You

Yours Sincerely

**For Clix Housing Finance Limited**

Vikram Rathi  
Director

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

Annexure I

S.No.	Particulars	
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%	34.91%

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

Aparna Bihany  
Whole Time Director  
DIN: 09039798



Place: Gurugram  
Date: 26 May 2023