



August 09, 2023

National Stock Exchange of India Limited  
Exchange Plaza, 5th Floor, Plot No. C/1, G Block  
Bandra Kurla Complex, Bandra (E)  
Mumbai – 400001

**Sub: Outcome of Board meeting with reference to Regulation 51 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)**

Dear Sir/ Madam

We wish to inform you that the Board of Directors of Clix Housing Finance Limited (“the Company”) in their meeting held today i.e. August 09, 2023, have inter alia, considered and approved amongst other operational matters, the following:-

- Unaudited Financial Results of the Company along with Limited Review Report for the quarter ended on June 30, 2023, together with applicable line items as specified under Regulation 52 of the SEBI Listing Regulations
- Director’s Report and Notice for AGM for the financial year ended on March 31, 2023

Further, the declaration on the Statement of Utilisation, and Material Deviations under Regulation 52(7), 52(7A), and Security Cover details of Non-Convertible Debt Securities for the quarter ended June 30, 2023 under Regulation 54(3) of SEBI Listing Regulations are annexed with the Financial results.

The results will also be made available on website of the Company.

The Board meeting commenced at 12:30 pm and concluded at 01:30 pm.

Request you to kindly take the same on your records.

Thanking you

For Clix Housing Finance Limited

Vikram Rathi  
Director



**Independent Auditor's Review Report on year to date Unaudited Financial Results of the Clix Housing Finance Limited pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015**

**The Board of Directors  
Clix Housing Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Clix Housing Finance Limited ("the Company") for the quarter ended June 30, 2023 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. The Statement includes the results for the quarter ended March 31, 2023, being the balancing figures between the audited amounts in respect of the year ended March 31, 2023 and the reviewed amounts of the nine months ended December 31, 2022 of the previous year.
6. The statement also includes the results for the quarter ended June 30, 2022, which has been approved by the Board of Directors and have been subjected to limited review by us.

For DMKH & Co.  
Chartered Accountants  
ICAI Firm Registration No.116886W

*Manish Kankani*



Manish Kankani  
Partner  
Membership No.: 158020  
UDIN: 23158020BGUSGU6700  
Place: Mumbai.  
Date: August 09, 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: 0120 6465400 | Website: www.clix.capital

(INR In thousands)

Statement of Financial results for the quarter ended 30 June 2023				
Particulars	Quarter ended			Year ended
	30-Jun-23	31-Mar-23	30-Jun-22	31-Mar-23
	Unaudited	Unaudited	Unaudited	Audited
<b>Revenue from operations</b>				
Interest income	26,745	30,074	46,068	162,845
Fees and commission Income	2,371	4,223	2,321	12,166
Net gain on fair value changes	812	2,124	2,536	8,937
Net gain on derecognition of financial instruments under amortised cost category	-	-	68,330	86,769
<b>Total revenue from operations</b>	<b>29,928</b>	<b>36,421</b>	<b>119,255</b>	<b>270,717</b>
Other income	847	2,937	357	4,866
<b>Total income</b>	<b>30,775</b>	<b>39,358</b>	<b>119,612</b>	<b>275,583</b>
<b>Expenses</b>				
Finance costs	18,269	32,193	41,378	130,339
Fees and commission expense	325	694	1,415	4,843
Impairment on financial instruments	(13,023)	3,618	44,376	71,044
Employee benefits expense	3,159	3,890	3,489	11,822
Amortization	368	365	369	1,479
Other expenses	3,400	(11,475)	5,798	19,439
<b>Total expenses</b>	<b>12,498</b>	<b>29,285</b>	<b>96,825</b>	<b>238,966</b>
<b>Profit before tax</b>	<b>18,277</b>	<b>10,073</b>	<b>22,787</b>	<b>36,617</b>
Tax expense:				
(1) Current tax	2,076	1,012	-	23,375
(2) Deferred tax charge	2,506	(543)	5,833	(16,317)
<b>Profit for the period/ year</b>	<b>13,695</b>	<b>9,604</b>	<b>16,954</b>	<b>29,559</b>
<b>Other comprehensive income</b>				
a. Items that will not be reclassified to profit or loss				
Remeasurements of defined benefit plan	73	(72)	386	292
Income tax effect	(18)	18	-	(73)
<b>Other comprehensive income , net of income tax</b>	<b>55</b>	<b>(54)</b>	<b>386</b>	<b>219</b>
<b>Total comprehensive income for the period/ year</b>	<b>13,750</b>	<b>9,550</b>	<b>17,340</b>	<b>29,778</b>
<b>Earnings per equity share*</b>				
Basic (INR)	0.25	0.17	0.31	0.54
Diluted (INR)	0.25	0.17	0.31	0.54
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  
Clix Housing Finance Limited

Aparna Bihany  
Whole Time Director  
DIN: 09039798

Place: Gurugram  
Date: 09 August 2023



**Notes:**

- 1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 09 August, 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 quarter ended 30 June 2023 have been reviewed 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 Company confirms that issue proceeds of Non Convertible Debentures(NCDs) issued by the Company and outstanding as at 30 June 2023 are being utilized as per the objects stated in the offer document. "
- 4 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) The Company has not acquired/ transferred any loans not in default through assignment during the quarter ended 30 June 2023.  
(b) The Company has not acquired/transferred any stressed loan during the quarter ended 30 June 2023.
- 5 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.
- 6 During the previous year, the Board of Directors of the Company had approved a Scheme of Amalgamation ("the Scheme") for Amalgamation with its Holding Company, Clix Capital Services Private Limited. . The Scheme had been approved by Reserve Bank of India (RBI) for the Holding 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.
- 7 The figures for the quarter ended 31 March 2023 are the balancing figures between audited amounts in respect of the year ended 31 March 2023 and the reviewed amounts of the nine months ended 31 December 2022.
- 8 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.
- 9 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**

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

Place: Gurugram  
Date: 09 August 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: 0120 6465400 | 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 ended 30 June 2023

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.18
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 (INR in thousands)	587,148
g.	<b>Net profit after tax</b> Net profit after tax (INR in thousands) for the quarter	13,695
h.	<b>Earnings per share (not annualised)</b> For the quarter (Basic) (INR) For the quarter (Diluted) (INR)	0.25 0.25
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 (%)</b> ; For the quarter ended 30 June 2023	45.76%
r.	<b>Sector specific equivalent ratios, as applicable.</b> GNPA% NNPA% CRAR%	5.84% 3.94% 39.15%

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

Aparna Bihany  
Whole Time Director  
DIN: 09039798

Place: Gurugram  
Date: 09 August 2023



Statement of Security Cover as on 30 June 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	Exclusive Charge	Pari- Passu Charge	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	Eliminati on (amount in negative)	(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 charge 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		debit amount considere d more than once (due to exclusive plus pari passu charge)					Relating to Column F	
<b>ASSETS</b>														
Property, Plant and Equipment														
Capital Work-in- Progress														
Right of Use Assets														
Goodwill														
Intangible Assets							11,296							
Intangible Assets under Development														
Investments							78,498							
Loans and advances		461,453	318,433	No			154,136							461,453
Inventories														
Trade Receivables														
Cash and Cash Equivalents							35,656							
Bank Balances other than Cash and Cash Equivalents							15,592							
Others							272,798							
<b>Total</b>		<b>461,453</b>	<b>318,433</b>				<b>567,975</b>		<b>1,347,862</b>					<b>461,453</b>
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Secured debentures	409,500		No					409,500					
Other debt sharing pari-passu charge with above debt	Term loan	not to be filled												
Other Debt														
<i>Subordinated debt</i>														
<i>Borrowings</i>	Securitized borrowing		283,845						283,845					
Bank														
Debt Securities														
Others														
<i>Trade payables</i>							33,040							
<i>Lease liabilities</i>														
<i>Provisions</i>														
<i>Others</i>														
<b>Total</b>		<b>409,500</b>	<b>283,845</b>				<b>654,517</b>		<b>1,347,862</b>					
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>		<b>1.13</b>	<b>1.12</b>	<b>Pari-Passu Security Cover Ratio</b>										

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 Bhanu  
Whole Time Director  
DIN: 0903798



Place: Coimbatore  
Date: 09 August 2023



August 4, 2023

**National Stock Exchange of India Limited**

Exchange Plaza, 5th Floor  
Bandra-Kurla Complex  
Bandra (E), Mumbai - 400 051

**Sub: Disclosure under Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam

We hereby confirm that there were no Non-Convertible Debentures issued by the Company during the quarter ended June 30, 2023, hence the provisions of Regulation 52(7) and Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are not applicable to the Company.

We request you to kindly take the same on record.

Thanking You

Yours sincerely

**For Clix Housing Finance Limited**

**VIKRAM  
RATHI**  Digitally signed by  
VIKRAM RATHI  
Date: 2023.08.04  
14:42:25 +05'30'

**Vikram Rathi  
Director**