

INR in lacs except EPS Data

Statement of Unaudited Standalone Financial results for the quarter ended 30 June 2024				
Particulars	Quarter ended		Year ended	
	30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24
	Unaudited	(refer note -8)	Unaudited	Audited
Revenue from operations				
Interest income	21,347	19,496	18,307	76,169
Rental Income	597	287	421	1,627
Fees and commission Income	1,084	1,548	683	4,032
Net gain/(loss) on fair value changes	378	733	431	2,248
Net gain on de-recognition of financial instruments under amortised cost category	2,792	2,364	1,639	7,656
Total revenue from operations	26,198	24,428	21,481	91,732
Other income	277	502	676	3,767
Total income	26,475	24,930	22,157	95,499
Expenses				
Finance costs	11,113	11,155	9,317	41,437
Fees and commission expenses	82	378	110	1,020
Impairment on financial instruments	5,667	4,907	4,554	20,202
Employee benefit expenses	3,646	3,118	3,424	12,625
Depreciation , Amortization and Impairment	660	479	583	2,283
Other expenses	2,395	2,811	2,324	9,639
Total expenses	23,563	22,848	20,312	87,206
Profit/(loss) before exceptional item and tax	2,912	2,082	1,845	8,293
Exceptional items	-	-	-	-
Profit/(loss) before tax	2,912	2,082	1,845	8,293
Tax expense:				
(1) Current tax	-	-	-	-
(2) Current tax for earlier years	-	-	-	-
(3) Deferred Tax charge/(credit)	733	554	464	2,117
Profit/ (loss) for the period/year	2,179	1,528	1,381	6,176
Other comprehensive income				
a. Items that will not be reclassified to profit or loss				
Remeasurements of defined benefit liability	(26)	(128)	9	(103)
Income tax relating to Items that will not be reclassified to profit or loss	6	32	(2)	26
b. Items that will be reclassified to profit or loss				
Effective portion of cash flow hedge reserve	10	10	(167)	(174)
Income tax relating to Items that will be reclassified to profit or loss	(3)	(2)	42	44
Other Comprehensive Income	(13)	(88)	(118)	(207)
Total comprehensive income for the period/year	2,166	1,440	1,263	5,969
Earnings per equity share*				
Basic (INR)	0.15	0.11	0.10	0.43
Diluted (INR)	0.15	0.10	0.09	0.42
Nominal Value per share (INR)	10	10	10	10

*Quarter ended Basic EPS and Diluted EPS are not annualised

For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665



Place: Gurugram
Date: 8 August 2024

Notes:

- 1 Clix Capital Services Private Limited ("the Company") is a Non-Deposit taking Non-Banking Financial Company ("NBFC-ND") registered with the Reserve Bank of India ("the RBI") and classified as NBFC Middle Layer under the Master Direction - Reserve Bank of India (Non-Banking Financial Company- Scale Based Regulation) Directions, 2023 dated October 19, 2023 read with the Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs dated October 22, 2021 issued by RBI.
- 2 The above Standalone Financial results for the quarter ended 30 June 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 08 August 2024, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 3 These Standalone 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.
- 4 During the quarter the Company has granted 20,000,000 options under Employee Stock Option Plans to eligible employees of the Company and its wholly owned subsidiary.
- 5 Subsequent to the quarter ended 30 June 2024, the Company has issued 93,537,415 shares (Face Value INR 10 per share) at INR 23.52 per share to its holding company Plusus Financials Private Limited (Mauritius) raising a total capital of INR 22,000 lacs.
- 6 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all debentures are fully secured by first ranking pari passu and continuing charge by the way of hypothecation on the receivables present and future. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the respective information memorandum/debenture trust deed towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 7 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 ended 30 June 2024

Particulars	(INR in lacs)	
	For the quarter ended 30 June 2024	
Entity	Bank	NBFC
Count of loan accounts assigned	1,009	83
Amount of loan accounts assigned	19,146	2,911
Retention of beneficial economic interest (MRR)	10%	10%
Weighted average maturity (Residual Maturity in years)	2.05	14.30
Weighted average holding period (in years)	0.54	0.93
Coverage of tangible security coverage	0%	100%
Rating wise distribution of rated loans	Unrated	Unrated

(b) Details of loans acquired through assignment in not in default category during the quarter ended 30 June 2024.

Particulars	For the quarter ended 30 June 2024 (INR in lacs)
Entity	NBFC
Count of loan accounts assigned	944
Amount of loan accounts assigned	2,493
Retention of beneficial economic interest (MRR)	10%
Weighted average maturity (Residual Maturity in years)	1.04
Weighted average holding period (in years)	1.74
Coverage of tangible security coverage	0%
Rating wise distribution of rated loans	Unrated

(c) The Company has not acquired/transferred any stressed loan during the quarter ended 30 June 2024.

(d) The rating wise distribution of Security Receipts (SRs) held by the Company as on 30 June 2024 is given below :

Ratings	Rating Agency	Amount (INR in Lacs)
IND RR1+	India Rating and Research	1
IND RR2	India Rating and Research	3,458
IND RR3	India Rating and Research	3,194
	Total	6,653

Note : Provision against SRs as at 30 June 2024 is INR 33.20 Lacs



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- 8 The figures for the quarter ended 31 March 2024 are the balancing figures between audited figures in respect of year ended 31 March 2024 and reviewed figures in respect of nine months ended 31 December 2023.
- 9 During the Quarter ended 30 June 2024, the Company has transferred loans amounting to INR 7,365 lacs through Co-lending arrangements to the respective participating banks under circular no. RBI/2020-21/63 FIDD.CO.Plan.BC.No.8/04.09.01/2020-21, dated November 05, 2020 pertaining to Co-lending by banks and NBFCs to priority Sector which are akin to Direct assignments transactions.
- 10 During the financial year ended 31 March 2023, the Board of Directors of the Company had approved a Scheme of Amalgamation ("the Scheme") for Amalgamation of its wholly owned subsidiary Clix Housing Finance Limited (CHFL) into the Company. The Company approached all the stakeholders including Reserve Bank of India (RBI) for No objection for the same. RBI had vide its letter dated October 27, 2022 and January 31, 2023 given its no objection for the Company & CHFL, respectively. In the interim both the companies are re-evaluating the option of going ahead with the Scheme.
- 11 The Company's primary business segment is reflected based on the principal business carried out, i.e. financing and lending (Including loans to retail and corporate customers). 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.
- 12 Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended are as per Annexure "I" attached.
- 13 The Previous year/ period figures have been reclassified/regrouped wherever necessary to conform to the figures of the current year/period.

For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
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