

Clix Capital Services Private Limited  
CIN: U65929DL1994PTC116256  
Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001  
Telephone: +91-124 3302000 | Website: www.clix.capital

(INR In lacs)

Statement of Standalone Financial results for the quarter and nine months ended 31 December 2021						
Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-21	30-Sep-21	31-Dec-20	31-Dec-21	31-Dec-20	31-Mar-21
	Unaudited	Unaudited (refer note 11)	Unaudited (refer note 12)	Unaudited	Unaudited (refer note 12)	Audited
<b>Revenue from operations</b>						
Interest income	7,269	9,940	11,591	27,539	33,760	44,217
Rental Income	11	10	-	32	-	5
Fees and commission Income	228	304	1,045	888	1,942	1,977
Net gain on fair value changes	307	442	115	1,206	211	354
Net gain on derecognition of financial instruments under amortised cost category	-	125	-	125	-	908
<b>Total revenue from operations</b>	<b>7,815</b>	<b>10,821</b>	<b>12,751</b>	<b>29,790</b>	<b>35,913</b>	<b>47,461</b>
Other income	155	783	81	1,081	489	2,015
<b>Total income</b>	<b>7,970</b>	<b>11,604</b>	<b>12,832</b>	<b>30,871</b>	<b>36,402</b>	<b>49,476</b>
<b>Expenses</b>						
Finance cost	5,892	5,987	6,321	18,183	19,580	26,183
Fees and commission expense	92	89	114	191	225	294
Impairment of financial instruments	8,696	5,726	6,766	19,333	11,295	11,788
Employee benefits expense	1,074	1,078	1,306	3,617	3,755	4,081
Depreciation and amortization	402	402	437	1,275	1,362	1,814
Other expenses	1,592	1,369	1,372	4,076	3,427	4,599
<b>Total expenses</b>	<b>17,748</b>	<b>14,651</b>	<b>16,316</b>	<b>46,675</b>	<b>39,644</b>	<b>48,759</b>
<b>(Loss)/ profit before tax</b>	<b>(9,778)</b>	<b>(3,047)</b>	<b>(3,484)</b>	<b>(15,804)</b>	<b>(3,242)</b>	<b>717</b>
Tax expense:						
(1) Current Tax	-	-	-	-	-	937
(2) Deferred Tax Credit	(2,468)	(769)	(1,011)	(3,987)	(944)	(617)
<b>(Loss)/ profit for the year/ period</b>	<b>(7,310)</b>	<b>(2,278)</b>	<b>(2,473)</b>	<b>(11,817)</b>	<b>(2,297)</b>	<b>397</b>
<b>Other comprehensive income</b>						
<b>a. Items that will not be reclassified to profit or loss</b>						
Remeasurements of defined benefit liability	8	8	13	24	38	48
Income tax effect	(2)	(2)	(4)	(6)	(10)	(12)
<b>b. Items that will be reclassified to profit or loss</b>						
<b>Other Comprehensive Income , net of income tax</b>	<b>6</b>	<b>6</b>	<b>9</b>	<b>18</b>	<b>28</b>	<b>36</b>
<b>Total comprehensive income for the year/ period</b>	<b>(7,304)</b>	<b>(2,272)</b>	<b>(2,464)</b>	<b>(11,799)</b>	<b>(2,269)</b>	<b>433</b>
<b>Earnings per equity share*</b>						
Basic (INR)	(0.51)	(0.16)	(0.17)	(0.82)	(0.16)	0.03
Diluted (INR)	(0.51)	(0.16)	(0.17)	(0.82)	(0.16)	0.03
Nominal Value per share (INR)	10.00	10.00	10.00	10.00	10.00	10.00

\*quarter and nine months ended Basic EPS and Diluted EPS are not annualised

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

Rashmi Mohanty  
CFO and Whole Time Director  
DIN:07072541

Place: Gurugram  
Date: 14 February 2022

**Notes:**

- The above results for the quarter and nine months ended 31 December 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 14 February 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 nine months ended 31 December 2021 have been reviewed by the Statutory Auditors of the Company.
- These Standalone Financial results have been prepared in accordance with the recognition and measurement principles as laid down under IND AS 34 "Interim Financial Reporting", 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 period.
- The Company has granted 25,825,000 options and 21,000,000 options on 01 June 2021 and 16 August 2021 respectively, under Employee Stock Option Plans to eligible employees of the Company and its wholly owned subsidiaries.
- As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are fully secured by first charge ranking pari passu with each other on the Company's receivables.
- COVID-19 is a global pandemic, which continues to spread across the world with India not being an exception and has contributed to a significant volatility in global and Indian financial markets and an unprecedented level of disruption on socio-economic activities. Based on the information available till date, the Company has used the principles of prudence to provide for the impact of the pandemic on the Financial results specifically while assessing the expected credit loss on financial assets. The extent to which the COVID-19 pandemic will impact the Company's operations and financial metrics including the expected credit losses on financial assets will depend on future developments, which are highly uncertain.

In accordance to the RBI guidelines on COVID restructuring dated 05 May 2021 Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals, Small Businesses and MSME, the Company has accepted restructuring requests of INR 7,398 lacs to support borrowers in the nine months ended 31 December 2021.

6 a. Disclosure pursuant to RBI Notification - RBI/2021-22/31 DOR.STR.REC. 11/21.04.048/2021-22 dated 05 May 2021

(INR in lacs)

S.No.	Description	Individual borrower		Small business
		Personal loan	Business loan	
A	Number of requests received for invoking resolution process under Part A	1,165	2	-
B	Number of accounts where resolution plan has been implemented under this window	490	2	-
C	Exposure to accounts mentioned at (B) before implementation of the plan	1,088	134	-
D	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
E	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
F	Increase in provisions on account of the implementation of the resolution plan	52	3	-

b. Disclosure as per format prescribed under notification no. RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs. 25 crores) for nine months ended 31 December 2021:

(INR in lacs)

(A)	(B)
Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan
1,059	24,602

7 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021

(a) Details of transfer/acquired through assignment in respect of loans not in default during the quarter and nine months ended 31 December 2021

(INR in lacs)

Particulars	Transfer	Acquired
Entity	Bank	NBFC
Count of loan accounts assigned	524	8474
Amount of loan accounts assigned	875	6,774
Retention of beneficial economic interest (MRR)	20%	10%
Weighted average maturity (Residual Maturity)	24 months	13 months
Weighted average holding period	16 months	13 months
Coverage of tangible security coverage	-	39.53%
Rating wise distribution of rated loans	Unrated	Unrated

(b) Details of stressed loans transferred during the quarter and nine months ended 31 December 2021

(INR in lacs)

Particulars	To Asset Reconstruction Companies (ARC)	
	NPA	SMA
No. of accounts	9894	49
Aggregate principal outstanding of loans transferred	27,265	458
Weighted average residual tenor of the loans transferred	25 months	21 months
Net book value of loans transferred (at the time of transfer)	13,355	456
Aggregate consideration	12,406	180
Additional consideration realized in respect of accounts transferred in earlier years	-	-
Excess provisions reversed to the Prom and Loss Account on account or safe	-	-

**Clix Capital Services Private Limited**  
CIN: U65929DL1994PTC116256

**Regd. Office: 4th floor, Kailash Building, Kasturba Gandhi Marg, Connaught Place, New Delhi, North East -110001**  
**Telephone: +91-124 3302000 | Website: www.clix.capital**

- 8 The Board of Directors of the Company, in its meeting dated June 04, 2021, has approved a scheme of amalgamation ("the Scheme") for amalgamation of Clix Finance India Private Limited, one of its wholly subsidiary company, into the Company. The Scheme has been approved by Reserve Bank of India on July 20, 2021. The Company has filed second motion petition with the Regional Director, ROC, Official Liquidator as required under the Companies Act, 2013. As per the Scheme, the appointed date for amalgamation is April 1, 2021.
- 9 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 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.
- 10 The Indian Parliament has approved the Code of Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020, and has invited suggestions from stakeholders which are under active consideration of the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 11 The figures for the quarter ended 30 September 2021 are balancing figures between reviewed amounts in respect of the half year ended 30 September 2021 and the unaudited management reviewed amounts of the first quarter i.e., quarter ended 30 June 2021 of the current financial year.
- 12 The figures for the quarter ended 31 December 2020 are balancing figures between unaudited management reviewed amounts of the nine months ended 31 December 2020 and the reviewed amounts in respect of the half year ended 30 September 2020.
- 13 On November 12, 2021, the Reserve Bank of India issued a circular requiring changes to and clarifying certain aspects of Income Recognition and Asset Classification Norms. The Management has taken necessary steps to comply with norms/changes as and when they become applicable.
- 14 Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 as amended is as per Annexure 'I' attached.
- 15 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 Capital Services Private Limited**

**Rashmi Mohanty**  
CFO and Whole Time Director  
DIN:07072541

Place: Gurugram  
Date: 14 February 2022

**Clix Capital Services Private Limited**

**CIN: U65929DL1994PTC116256**

**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 under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)**

**Regulations, 2015 for the quarter and nine months ended 31 December 2021**

**Annexure I**

<b>S.No.</b>	<b>Particulars</b>	
a.	Debt-equity ratio	1.25
b.	Debt service coverage ratio;	Not applicable, being an NBFC
c.	Interest service coverage ratio;	Not applicable, being an NBFC
d.	Outstanding redeemable preference shares (quantity and value)	Not applicable
e.	Capital redemption reserve/debenture redemption reserve	Not applicable
f.	Net worth (INR in lacs)	183,674
g.	<b>Net profit/ (loss) after tax</b>	
	Net profit/(loss) after tax (INR in lacs) for the nine months	(11,817)
	Net profit/(loss) after tax (INR in lacs) for the quarter	(7,310)
h.	<b>Earnings per share (not annualised)</b>	
	For nine months (Basic) (INR)	(0.82)
	For nine months (Diluted) (INR)	(0.82)
	For the quarter (Basic) (INR)	(0.51)
	For the quarter (Diluted) (INR)	(0.51)
i.	current ratio	Not applicable, being an NBFC
j.	long term debt to working capital	Not applicable, being an NBFC
k.	bad debts to Account receivable ratio	Not applicable, being an NBFC
l.	current liability ratio	Not applicable, being an NBFC
m.	total debts to total assets	0.54
n.	debtors turnover	Not applicable, being an NBFC
o.	Inventory turnover	Not applicable, being an NBFC
p.	Operating margin (%)	Not applicable, being an NBFC
q.	<b>Net profit margin (%);</b>	
	For nine months ended 31 Dec 2021	-39.67%
	For the quarter ended 31 Dec 2021	-93.54%
r.	<b>Sector specific equivalent ratios, as applicable.</b>	
	GNPA%	4.93%
	NNPA%	1.98%
	CRAR%	18.24

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

**Rashmi Mohanty**  
CFO and Whole Time Director  
DIN:07072541

Place: Gurugram  
Date: 14 February 2022