

(INR In lacs except EPS data)

Statement of Unaudited Standalone Financial results for the quarter and nine months ended 31 December 2022						
Particulars	Quarter ended			Nine months ended		Year ended
	31-Dec-22	30-Sep-22	31-Dec-21	31-Dec-22	31-Dec-21	31-Mar-22
	Unaudited (refer note - 7)	Unaudited (refer note - 8)	Unaudited (refer note - 9)	Unaudited	Unaudited (refer note - 9)	Audited
Revenue from operations						
Interest income	16,554	14,413	11,928	44,475	40,756	53,884
Rental Income	402	418	741	1,311	2,889	3,456
Fees and commission Income	600	763	743	2,058	2,566	3,394
Net gain on fair value changes	165	789	735	885	2,054	2,893
Net gain on de-recognition of financial instruments under amortised cost category	263	234	0	497	125	125
Total revenue from operations	17,984	16,617	14,147	49,226	48,390	63,752
Other income	538	1,252	434	1,874	1,486	2,598
Total income	18,522	17,869	14,581	51,100	49,876	66,350
Expenses						
Finance costs	7,765	7,295	7,491	21,647	21,526	28,216
Fees and commission expense	127	135	128	333	254	501
Impairment on financial instruments	4,042	3,691	10,423	10,264	26,498	28,552
Employee benefit expenses	2,234	2,186	1,951	6,504	6,376	7,846
Depreciation and amortization	624	640	1,041	1,953	3,614	4,918
Other expenses	2,803	2,905	2,074	8,141	5,659	8,675
Total expenses	17,595	16,852	23,108	48,842	63,927	78,708
Profit/(loss) before tax	927	1,017	(8,527)	2,258	(14,051)	(12,358)
Tax expense:						
(1) Current tax	-	-	239	-	483	-
(2) Current tax for earlier years	-	-	-	-	-	(5)
(3) Deferred Tax charge/(credit)	233	226	(2,345)	568	(3,976)	(3,022)
Profit/ (loss) for the period/year	694	791	(6,421)	1,690	(10,558)	(9,331)
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	15	15	5	43	14	51
Income tax relating to Items that will not be reclassified to profit or loss	(3)	(3)	(1)	(11)	(3)	(13)
Other Comprehensive Income	12	12	4	32	11	38
Total comprehensive Income for the period/year	706	803	(6,417)	1,722	(10,547)	(9,293)
Earnings per equity share*						
Basic (INR)	0.05	0.06	(0.45)	0.12	(0.82)	(0.65)
Diluted (INR)	0.05	0.05	(0.45)	0.11	(0.82)	(0.65)
Nominal Value per share (INR)	10	10	10	10	10	10

*Quarter and half year end 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: 13 February 2023

CLIX Capital Services Private Limited
CIN: U65929DL1994PTC116256

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

Notes:

- 1 The above financial results for the quarter and nine months ended 31 December 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13 February 2023, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 2 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.
- 3 As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), secured debentures are fully secured by first charge ranking pari passu with each other on the Company's 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 31 December 2022 are being utilized as per the objects stated in the offer document. Further, the Company confirms that there have been no deviations, in the use of proceeds of issue of NCDs from 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) Details of transfer through assignment in respect of loans not in default during the quarter and nine month ended 31 December 2022.

(INR in lacs)

For the quarter and nine months ended 31 December 2022

Particulars	For the quarter ended 31 December 2022	For the nine months ended 31 December 2022
Entity	NBFC	NBFC
Count of loan accounts assigned	35	80.00
Amount of loan accounts assigned	1,607	3,042.54
Retention of beneficial economic interest (MRR)	5%	5%-10%*
Weighted average maturity (Residual Maturity in years)	12.15	12.08
Weighted average holding period (in years)	0.60	0.86
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	Unrated	Unrated

*45 loan count have 10% MRR and 35 loan count have 5% MRR

(b) The Company has not acquired any loans not in default through assignment during the quarter and nine months ended 31 December 2022.

(c) Details of stressed loans transferred during the quarter and nine months ended 31 December 2022.

(INR in lacs)

Particulars	To Asset Reconstruction Companies (ARC) for the nine months ended 31 December 2022	
	NPA	SMA
No. of accounts	1,953	-
Aggregate principal outstanding of loans transferred	4,476	-
Weighted average residual tenor of the loans transferred	22 months	-
Net book value of loans transferred (at the time of transfer)	2,833	-
Aggregate consideration	2,810	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-
Excess provisions reversed to the Profit and Loss Account on account of sale	-	-

(d) The Company has not acquired any stressed loan during the quarter and nine months ended 31 December 2022.

- 5 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.

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- 6 During the previous financial year ended 31 March 2022, the Board of Directors of the Company, in its meeting dated 04 June 2021, had approved a scheme of amalgamation ("the Scheme") with Clix Finance India Private Limited, one of its wholly owned subsidiary company into the Company. The Scheme had been approved by the Central Government (Regional Director, Northern Region) on 25 March 2022 with effect from 01 April 2021 ("Appointed Date") and pursuant to the Scheme, the Company had filed the said Order of Central Government (Regional Director, Northern region) approving the scheme of Amalgamation with the Registrar on 01 April 2022 ("Effective Date"). The said amalgamation has been accounted for as per the requirements of Appendix C to Ind AS 103 "Business Combination".
- 7 The figures for the quarter ended 31 December 2022 are the balancing figures between unaudited figures in respect of nine months ended 31 December 2022 and unaudited figures in respect of half year ended 30 September 2022.
- 8 The figures for the quarter ended 30 September 2022 are the balancing figures between unaudited figures in respect of half year ended 30 September 2022 and unaudited figures in respect of quarter ended 30 June 2022.
- 9 The figures for the quarter ended 31 December 2021 are the balancing figures between unaudited figures in respect of nine months ended 31 December 2021 and unaudited figures in respect of half year ended 30 September 2021. The figures for the nine months ended 31 December 2021 and half year ended 30 September 2021 have been restated by the Management to give effect of the said amalgamation. The restated figures for the aforesaid period have not been subject to limited review/audit.
- 10 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.961 Lacs as additional Non Performing Assets (Stage 3) as at December 31, 2022.
- 11 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.
- 12 The Scheme of amalgamation ("the Scheme") for amalgamation of the wholly owned subsidiary Clix Housing Finance Limited into the Company has been duly approved by Reserve Bank of India, Regional Office on October 27, 2022 and by RBI Central Office Mumbai on January 31, 2023. 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"
- 13 The Previous year/ period figures have been reclassified/regrouped to conform to the figures of the current period.

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**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 2022**

		Annexure I
S.No.	Particulars	
a.	Debt-equity ratio	1.62
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)	2,01,885
g.	Net profit/ (loss) after tax	
	Net profit/(loss) after tax (INR in lacs) for the nine months	1,690
	Net profit/(loss) after tax (INR in lacs) for the quarter ended	694
h.	Earnings per share (not - annualised)	
	For nine months (Basic) (INR)	0.12
	For nine months (Diluted) (INR)	0.11
	For the quarter (Basic) (INR)	0.05
	For the quarter (Diluted) (INR)	0.05
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	0.57
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.	Net profit margin (%) (Profit after tax / Total revenue from operations)	
	For nine months ended 31 December 2022	3.43%
	For the quarter ended 31 Dec 2022	3.86%
r.	Sector specific equivalent ratios, as applicable.	
	GNPA%	2.86%
	NNPA%	1.68%
	CRAR%	31.60%

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Whole Time Director and CEO
DIN: 03386665

Place: Gurugram
Date: 13 February 2023

Statement of Security Cover as on 31 December 2022

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	Annexure - "A" Column N	Annexure - "A" Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Parti- Passu Charge	Parti- Passu Charge	Parti- Passu Charge	Assets not offered as Security	Eliminated on (amount in negative)	(Total C to J)	Market Value for Assets charged on Exclusive basis	Carrying /book value for charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Parti passu charge Assets	Carrying value/book value for parti 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	Book Value	Yes/ No	Book	Book Value								
ASSETS														
Property, Plant and Equipment							5,704		5,704					
Capital Work-in- Progress														
Right of Use Assets														
Goodwill							547		547					
Intangible Assets							36,768		36,768					
Intangible Assets under Development							2,575		2,575					
Investments							233		233					
Loans*							48,571		48,571					
Loans and advances			1,03,853	Yes	37,626	1,74,578	73,454		3,89,461					37,626
Inventories														
Trade Receivables														
Cash and Cash Equivalents							28,736		28,736					
Bank Balances other than Cash and Cash Equivalents							26,859		26,859					
Others														
Total			1,03,853		37,626	1,74,578	32,914		32,914					37,626
							2,56,411		5,72,418					37,626
LIABILITIES														
Debt securities to which this certificate pertains	Lined and Secured debentures			Yes	53,706				33,706					
Other debt sharing pari-passu charge with above debt	Unlisted Secured debentures, Secured Term loan and OD					1,50,759			1,50,759					
Other Debt	Unsecured debenture, Inter Corporate Loan and Commercial Papers						44,468		44,468					
Subordinated debt														
Borrowings	Term Loan and Securitised borrowing	not to be filled												
Bank			94,690						94,690					
Debt Securities														
Others														
Trade payables							14,411		14,411					
Lease Liabilities							728		728					
Provisions							3,462		3,462					
Others							2,50,194		2,50,194					
Total			94,690		33,706	1,50,759	2,53,263		5,72,418					
Cover on Book Value		Exclusive Security Cover Ratio	1.10	Part-Passu Security Cover Ratio	1.12	1.16								

Note - The Company has complied with financial covenants/terms of the issue in respect of listed debt securities of listed entity
* Loan and Advances are Net of Expected Credit Loss (ECL) Provision.

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