

(INR in lacs)

Statement of Standalone Financial results for the quarter end and half year ended 30 September 2021					
Particulars	Quarter ended		Half Year ended		Year ended
	30-Sep-21	30-Jun-21	30-Sep-21	30-Sep-20	31-Mar-21
	Unaudited (Note 10)	Unaudited (Note 10)	Unaudited	Unaudited	Audited
Revenue from operations					
Interest income	9,940	10,330	20,270	22,169	44,217
Rental Income	10	11	21	-	5
Fees and commission Income	304	356	660	897	1,977
Net gain on fair value changes	442	457	899	96	354
Net gain on derecognition of financial instruments under amortised cost category	125	-	125	-	908
Total revenue from operations	10,821	11,154	21,975	23,162	47,461
Other income	783	143	926	408	2,015
Total income	11,604	11,297	22,901	23,570	49,476
Expenses					
Finance cost	5,987	6,304	12,291	13,259	26,183
Fees and commission expense	89	10	99	111	294
Impairment of financial instruments	5,726	4,911	10,637	4,529	11,788
Employee benefits expense	1,078	1,465	2,543	2,449	4,081
Depreciation and amortization	402	471	873	925	1,814
Other expenses	1,369	1,115	2,484	2,055	4,599
Total expenses	14,651	14,276	28,927	23,328	48,759
Profit/(loss) before tax	(3,047)	(2,979)	(6,026)	242	717
Tax expense:					
(1) Current Tax	-	-	-	-	937
(2) Deferred Tax charge/ (credit)	(769)	(750)	(1,519)	67	(617)
Profit/ (loss) for the year/ period	(2,278)	(2,229)	(4,507)	174	397
Other comprehensive income					
a. Items that will not be reclassified to profit or loss					
Remeasurements of defined benefit liability	8	8	16	25	48
Income tax effect	(2)	(2)	(4)	(6)	(12)
b. Items that will be reclassified to profit or loss	-	-	-	-	-
Other Comprehensive Income , net of income tax	6	6	12	19	36
Total comprehensive income for the year/ period	(2,272)	(2,223)	(4,495)	193	433
Earnings per equity share*					
Basic (INR)	(0.16)	(0.16)	(0.31)	0.01	0.03
Diluted (INR)	(0.16)	(0.16)	(0.31)	0.01	0.03
Nominal Value per share (INR)	10.00	10.00	10.00	10.00	10.00

*Half year-end and quarter end 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: 13 November 2021

(INR In lacs)

Statement of Standalone Asset and Liabilities as at 30 September 2021		
Particulars	As at 30 Sep 2021	As at 31 March 2021
	Unaudited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	26,900	6,273
Bank balance other than cash and cash equivalent	11,151	8,472
Loans	246,007	288,033
Investments	130,741	137,290
Other financial assets	2,502	5,821
Total Financial Assets	417,301	445,889
Non- financial assets		
Current tax assets (net)	2,962	3,285
Deferred tax assets (net)	6,541	5,026
Property, plant and equipment	475	662
Other Intangible assets	2,850	3,301
Intangible assets under development	704	478
Right-of-use assets	773	1,030
Other non- financial assets	2,609	2,932
Total Non-Financial Assets	16,914	16,714
Assets held for sale	543	511
Total assets	434,758	463,114
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
I) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	4,215	5,666
II) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	4	-
b) total outstanding dues of creditors other than micro enterprises and small enterprises	1,928	2,304
Debt securities	105,095	127,384
Borrowings (other than debt securities)	124,926	123,170
Lease liabilities	980	1,267
Other financial liabilities	4,948	6,180
Total Financial Liabilities	242,096	265,971
Non financial liabilities		
Provisions	1,389	1,300
Other non-financial liabilities	355	643
Total Non-Financial Liabilities	1,744	1,943
Equity		
Equity share capital	143,599	143,599
Other equity	47,319	51,601
Total equity	190,918	195,200
Total liabilities and equity	434,758	463,114

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: 13 November 2021

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

Standalone Cash Flow Statement for the half year ended 30 September 2021

Particulars	(INR In lacs)
	For half year ended 30 September 2021
Cash flow from operating activities	
Loss before tax	(6,026)
Adjusted for:	
Provisions/ liabilities no longer required written back	(15)
Provision for employee benefits	61
Discount on commercial paper	111
Depreciation and amortisation	873
Finance cost on unwinding of discount on security deposits	39
Net gain on fair value changes	(899)
Provision for Indirect taxes	19
Impairment of financial instruments	10,637
Interest on Lease Liability	64
Interest on income-tax refund	(570)
Net loss on derecognition of property, plant and equipment	2
Share based payments	229
Interest income on unwinding of discount on security deposit	(41)
Corporate social responsibility expense	9
Operating profit before working capital changes	4,493
Adjusted for net changes in working capital	
Decrease in Financial assets and non-financial assets	32,415
Decrease in Financial liability and other liabilities	(3,326)
Taxes refund received (net)	893
Net Cash generated from operating activities	34,475
Cash flows from investing activities	
Purchase of security receipts	(7,395)
Purchase of investments (mutual funds)	(147,195)
Sale of Investments (mutual funds)	162,033
Purchase of property, plant and equipment	(313)
Proceeds from property, plant and equipment	12
Net Cash generated from / (used in) investing activities	7,142
Cash flows from financing activities	
Finance lease obligation taken	1
Proceeds from term loan	25,288
Repayment of term loan	(20,222)
Proceeds from Borrowing against Securitised Portfolio	11,929
Repayment of Borrowing against Securitised Portfolio	(15,335)
Proceeds from commercial papers	9,523
Repayment of commercial papers	(2,509)
Proceeds from Non Convertible Debentures	13,457
Repayment of Non Convertible Debentures	(42,871)
Bank overdraft	100
Net decrease of Lease liability	(351)
Net Cash used in financing activities	(20,990)



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Standalone Cash Flow Statement for the half year ended 30 September 2021

		<i>(INR In lacs)</i>
Particulars		For half year ended 30 September 2021
Net increase in cash and cash equivalents		20,627
Cash and cash equivalents at the beginning of the period		6,273
Cash and cash equivalents at the end of the half year		26,900

Notes :

Cash and cash equivalents balance include:

Balances with banks:

- Current accounts	13,143
- In deposits with original Maturity of less than three months	13,757

Cash and cash equivalents at the end of the half year	26,900
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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: 13 November 2021

Notes:

- The above results for the quarter and half year ended 30 September 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 13 November 2021, 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 half year ended 30 September 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 of Indian Accounting Standards ("Ind 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 period.
- The Company has granted 25,825,000 options and 21,000,000 options on 01 April 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 8,920 lacs support borrowers in this period.

- Disclosure as per the format prescribed as per the notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 dated 06 August 2020 for the half year ended September 30, 2021:

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal Loans	9,254	18,194	-	-	1,510
Corporate persons*	1	2,170	-	-	207
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	9,255	20,364	-	-	1,717

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- Disclosure as per the format prescribed as per the notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 dated 06 August 2021 for the half year ended September 30, 2021:

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year #	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	18,194	3,839	1,255	139	13,891
Corporate persons* @	2,170	-	-	-	2,326
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	20,364	3,839	1,255	139	16,217

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

@ Implemented till 30 June 2021

represents debt that slipped into stage 3 and was subsequently written off during the half year ended September 30, 2021.

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	496	2	-
C	Exposure to accounts mentioned at (B) before implementation of the plan	1,107	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	-

- 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 the half year ended 30 September 2021:

(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
1,096	26,104



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- 7 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 is in process of filing of the Scheme 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.
- 8 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.
- 9 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.
- 10 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.
- 11 In accordance with SEBI Circular dated 05 October 2021, since the Company does not have corresponding quarterly financial results, the columns for corresponding figures for quarter ended 30 September 2020 and cash flow statement for 30 September 2020 is not presented.
- 12 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
- 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 half year ended 30 September 2021

Annexure I

S.No.	Particulars	
a.	Debt-equity ratio	1.21
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)	190918
g.	Net profit/ (loss) after tax	
	Net profit/(loss) after tax (INR in lacs) for the half year	(4,507)
	Net profit/(loss) after tax (INR in lacs) for the quarter	(2,278)
h.	Earnings per share (not annualised)	
	For the half year (Basic) (INR)	(0.31)
	For the half year (Diluted) (INR)	(0.31)
	For the quarter (Basic) (INR)	(0.16)
	For the quarter (Diluted) (INR)	(0.16)
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	0.53
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 (%);	
	For the half year ended 30 Sep 2021	-20.51%
	For the quarter ended 30 Sep 2021	-21.05%
r.	Sector specific equivalent ratios, as applicable.	
	GNPA%	4.10%
	NNPA%	1.81%
	CRAR%	22.50

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