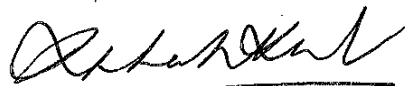


INR in lacs except EPS Data

Statement of Unaudited Standalone Financial results for the quarter and half year ended 30 September 2024						
Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-24 Unaudited (refer note -10)	30-Jun-24 Unaudited	30-Sep-23 Unaudited	30-Sep-24 Unaudited	30-Sep-23 Unaudited	31-Mar-24 Audited
Revenue from operations						
Interest Income	19,863	21,347	19,326	41,210	37,633	76,169
Rental Income	445	587	455	1,042	876	1,627
Fees and commission Income	1,277	1,084	832	2,361	1,515	4,032
Net gain/(loss) on fair value changes	513	378	506	891	937	2,248
Net gain on de-recognition of financial Instruments under amortised cost category	3,169	2,792	782	5,961	2,421	7,656
Total revenue from operations	25,267	26,198	21,901	51,465	43,382	91,732
Other income	187	277	1,759	464	2,435	3,767
Total Income	25,454	26,475	23,660	51,929	45,817	95,499
Expenses						
Finance costs	11,031	11,113	10,126	22,144	19,443	41,437
Fees and commission expenses	333	82	316	415	426	1,020
Impairment on financial Instruments	4,465	5,667	5,416	10,132	9,970	20,202
Employee benefit expenses	3,463	3,646	2,823	7,109	6,247	12,625
Depreciation , Amortization and impairment	572	660	659	1,232	1,242	2,283
Other expenses	2,472	2,395	2,172	4,867	4,496	9,639
Total expenses	22,336	23,563	21,512	45,899	41,824	87,206
Profit/(loss) before exceptional item and tax	3,118	2,912	2,148	6,030	3,993	8,293
Exceptional Items	-	-	-	-	-	-
Profit/(loss) before tax	3,118	2,912	2,148	6,030	3,993	8,293
Tax expense:						
(1) Current tax	-	-	-	-	-	-
(2) Current tax for earlier years	-	-	-	-	-	-
(3) Deferred Tax charge/(credit)	785	733	541	1,518	1,005	2,117
Profit/ (loss) for the period/year	2,333	2,179	1,607	4,512	2,988	6,176
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	35	(26)	7	9	16	(103)
Income tax relating to Items that will not be reclassified to profit or loss	(8)	6	(2)	(2)	(4)	26
b. Items that will be reclassified to profit or loss						
Effective portion of cash flow hedge reserve	(242)	10	115	(232)	(52)	(174)
Income tax relating to Items that will be reclassified to profit or loss	61	(3)	(29)	58	13	44
Other Comprehensive Income	(154)	(13)	91	(167)	(27)	(207)
Total comprehensive income for the period/year	2,179	2,166	1,698	4,345	2,961	5,969
Earnings per equity share*						
Basic (INR)	0.15	0.15	0.11	0.31	0.21	0.43
Diluted (INR)	0.15	0.15	0.11	0.29	0.20	0.42
Nominal Value per share (INR)	10	10	10	10	10	10

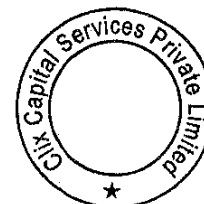
*Quarter ended and half year ended Basic EPS and Diluted EPS are not annualised

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



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

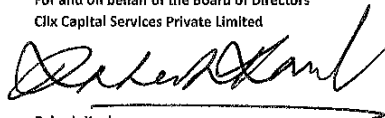
Place: Gurugram
Date: 13 November 2024



(INR In lacs)

Statement of Unaudited Standalone Assets and Liabilities as at 30 September 2024		
Note 1: Disclosure of standalone assets and liabilities as per Regulation 33 of the SEBI (Listing Obligation and Disclosure) Regulations 2015, as amended as at 30 September 2024		
Particulars	As at 30 September 2024 (Unaudited)	As at 31 March 2024 (Audited)
ASSETS		
Financial assets		
Cash and cash equivalents	42,595	42,601
Bank balance other than above	34,429	38,307
Loans	500,671	481,440
Investments	50,946	33,803
Other financial assets	11,779	8,669
Non-financial assets		
Current tax assets (net)	9,238	11,233
Deferred tax assets (net)	12,966	14,427
Property, plant and equipment	5,743	4,424
Intangible assets under development	44	77
Goodwill	36,768	36,768
Other intangible assets	1,836	1,906
Right-of-use assets	635	760
Other non-financial assets	4,477	4,048
Assets held for sale	1,945	1,292
Total assets	713,872	679,755
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	297	74
Payables		
i) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	31	387
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	12,355	12,118
ii) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	22,224	22,818
Debt securities	45,550	49,743
Borrowings (other than debt securities)	377,393	365,642
Lease liabilities	692	813
Other financial liabilities	11,810	11,297
Non financial liabilities		
Provisions	3,628	3,601
Other non-financial liabilities	2,848	3,342
Total liabilities	476,828	469,815
Equity		
Equity share capital	152,963	143,599
Other equity	84,091	66,341
Total equity	237,044	209,940
Total liabilities and equity	713,872	679,755

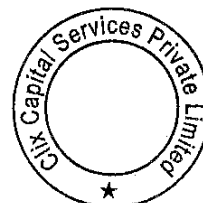
For and on behalf of the Board of Directors
Clix Capital Services Private Limited



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665



Place: Gurugram
Date: 13 November 2024

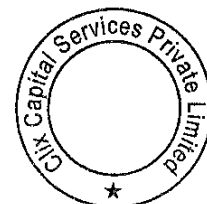


(INR In lakhs)

Statement of Unaudited Standalone Cash Flow Statement for the half year ended 30 September 2024

Note 2: Disclosure of standalone cash flows as per Regulation 33 of the SEBI (Listing Obligation and Disclosure) Regulations 2015, as amended as at 30 September 2024

Particulars	Half year ended 30 September 2024 (Unaudited)	Half year ended 30 September 2023 (Unaudited)
Cash flow from operating activities		
Profit/ (Loss) before tax	6,030	3,993
Provision for employee benefits	6	103
Impairment on financial assets	395	749
Depreciation and amortisation	1,232	1,242
Bad debt written off	9,816	7,996
Finance cost on unwinding of discount on security deposits	24	80
Interest income on fixed deposits	(1,284)	(928)
Net gain on fair value changes	(891)	(937)
Interest on lease liability	40	27
Impairment of investments	29	1,225
Interest on income-tax refund	(124)	(1,767)
Net (loss)/Gain on derecognition of property, plant and equipment	(122)	(58)
Provision for indirect taxes	97	97
Share based payments	746	939
Lease equalisation reserve	86	49
Interest income on unwinding of discount on security deposit	(52)	(90)
Operating profit before working capital changes	16,028	12,720
Adjusted for net changes in working capital		
(Increase)/ Decrease in Financial assets and non-financial assets	(33,724)	(65,451)
Increase/ (Decrease) in Financial liability and other liabilities	(750)	5,118
(Income tax paid)/refund received (net)	2,119	327
Net Cash generated from/ (used in) operating activities	(16,327)	(47,286)
Cash flows from investing activities		
Movement in security receipts (net)	(3,267)	6,789
Movement in fixed deposits (net)	3,929	(4,214)
Movement in mutual funds (net)	(3,084)	748
Sale of Investments (Equity Shares)	-	662
Purchase of investments (Pass through certificates)	(25,336)	(11,855)
Purchase of investments (Govt securities)	(2,699)	-
Redemption/sale of pass through certificates	18,093	-
Interest income on fixed deposits	1,233	857
Investment in equity shares of subsidiaries	-	(20)
Purchase of property, plant and equipment	(2,601)	(1,758)
Proceeds from property, plant and equipment	658	308
Net Cash generated from / (used in) investing activities	(13,074)	(8,483)
Cash flows from financing activities		
Proceeds from issuance of equity share capital	22,000	-
Proceeds from term loan	126,395	130,399
Repayment of term loan	(105,302)	(79,078)
Proceeds from Borrowing against Securitised Portfolio	23,887	76,717
Repayment of Borrowing against Securitised Portfolio	(41,057)	(65,369)
Proceeds from commercial papers	30	9,637
Repayment of commercial papers	(2,496)	(6,523)
Proceeds from Non Convertible Debentures	7,493	23,480
Repayment of Non Convertible Debentures	(9,221)	(27,537)
Repayment of External Commercial Borrowing	(690)	-
Proceeds from External Commercial Borrowing	10,579	8,479
Net decrease of Lease liability	(161)	(289)
Net Cash generated from/ (used in) financing activities	31,457	69,926



(INR In lakhs)

Statement of Unaudited Standalone Cash Flow Statement for the half year ended 30 September 2024

Note 2: Disclosure of standalone cash flows as per Regulation 33 of the SEBI (Listing Obligation and Disclosure) Regulations 2015, as amended as at 30 September 2024

Particulars	Half year ended 30 September 2024 (Unaudited)	Half year ended 30 September 2023 (Unaudited)
Net increase/ (decrease) in cash and cash equivalents	2,056	14,157
Cash and cash equivalents at the beginning of the period	40,479	37,563
Cash and cash equivalents at the end of the period	42,535	51,720

Notes :

Components of cash and cash equivalents balance include:

Balances with banks:

- Current accounts

38,094

52,660

- In deposits with original Maturity of less than three months

4,501

1,000

Bank overdraft

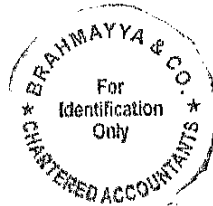
(60)

(1,830)

Cash and cash equivalents at the end of the period

42,535

51,720

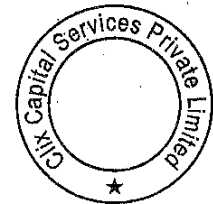


For and on behalf of the Board of Directors
Clix Capital Services Private Limited

Rakesh Kaul

Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

Place: Gurugram
Date: 13 November 2024



Notes:

- 3 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.
- 4 The above Standalone Financial results for the half year ended 30 September 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13 November 2024, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 5 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.
- 6 During the quarter ended 30 September 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.
- 7 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.
- 8 Details of resolution plan implemented under the Resolution framework for COVID-19 related stress as per RBI circular dated 06 August 2020 (Resolution Framework - 1.0) and 05 May 2021 (Resolution Framework 2.0) as at 30 September 2024 are given below:

Type of borrower	(INR in lacs)				
	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at 31 March 2024 (A)	(B) Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2024	(C) Of (A) amount written off during the half-year ended 30 September 2024 #	(D) Of (A) amount paid by the borrowers during the half-year ended 30 September 2024	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at 30 September 2024.
Personal Loans	144	28	1	46	69
Corporate persons*	5,208	-	486	344	**
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	5,352	28	487	390	69

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

represents debt that slipped into stage 3 and was subsequently written off during the half year ended 30 September 2024.

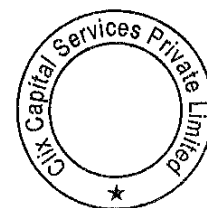
**This account has been sold out to ARC during the quarter at Rs. 4378lacs (refer note 8 (c))

- 9 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 half year ended 30 September 2024

Particulars	(INR in lacs)			
	For the quarter ended 30 September 2024	For the quarter ended 30 September 2024	For the half year ended 30 September 2024	
Entity	Bank	NBFC	Bank	NBFC
Count of loan accounts assigned	752	90	1,761	173
Amount of loan accounts assigned	20,202	2,361	39,348	5,272
Retention of beneficial economic interest (MRR)	10.00%	10%	10%	10%
Weighted average maturity (Residual Maturity in years)	3.95	13.76	3.03	14.06
Weighted average holding period (in years)	0.70	88%	0.62	0.91
Coverage of tangible security coverage	25%*	100%	13%*	100%
Rating wise distribution of rated loans	Unrated	Unrated	Unrated	Unrated

*Includes secured and unsecured portfolio.



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

Particulars	For the quarter ended 30 September 2024	For the half year ended 30 September 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) Details of stressed loans transferred during the quarter and half year ended 30 September 2024.

Particulars	(INR in lacs)	
	To Asset Reconstruction Companies (ARC)	
	NPA	SMA
No. of accounts	-	1
Aggregate principal outstanding of loans transferred	-	4,551
Weighted average residual tenor of the loans transferred	-	116 months
Net book value of loans transferred (at the time of transfer)	-	4,378
Aggregate consideration	-	4,378
Additional consideration realized in respect of accounts transferred in earlier years	-	-
Excess provisions reversed to the Profit and Loss Account on account of sale	-	-

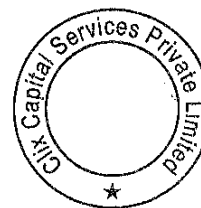
(d) The Company has not acquired any stressed loan during the quarter and half year ended 30 September 2024.

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

Ratings	Rating Agency	Amount (INR in Lacs)
IND RR2	India Rating and Research	3,289
IND RR3	India Rating and Research	3,167
Not rated#		3,807
	Total	10,263

Loan transferred to ARC in September 2024 quarter and hence this pool is not yet rated

Note : Provision against SRs as at 30 September 2024 is INR 3320 Lacs



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: 0120-6465400 Website: www.clix.capital

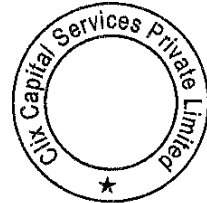
- 10 The figures for the quarter ended 30 September 2024 are the balancing figures between reviewed figures for the half year ended 30 September 2024 and reviewed figures for the quarter ended 30 June 2024.
- 11 During the quarter and half year ended 30 September 2024, the Company has transferred loans amounting to INR 8,960 lacs and INR 16,325 lacs respectively 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.
- 12 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. The management of both the Companies have re-initiated the process of Amalgamation and the respective Board of Directors had in their respective meetings held on 10th October, 2024 (Clix Capital) and 23rd October, 2024 (Clix Housing) and approved the revised Scheme (revised to the extent of change in Appointed Date and other factual changes). All the regulators have been informed about the re-initiation of process.
- 13 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.
- 14 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.
- 15 The Previous year/ period figures have been reclassified/regrouped wherever necessary to conform to the figures of the current period.

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 November 2024



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: 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 and half year ended 30 September 2024**

S.No.		Particulars	Annexure I
a.	Debt-equity ratio (in times)		1.78
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)		237,044
g.	Net profit/ (loss) after tax		
	Net profit/(loss) after tax (INR in lacs) for the half year ended 30 September 2024		4,512
	Net profit/(loss) after tax (INR in lacs) for the quarter ended 30 September 2024		2,333
h.	Earnings per share (not - annualised)		
	For the half year ended 30 September 2024 (Basic) (INR)		0.31
	For the half year ended 30 September 2024 (Diluted) (INR)		0.29
	For the quarter ended 30 September 2024 (Basic) (INR)		0.15
	For the quarter ended 30 September 2024 (Diluted) (INR)		0.15
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 (in times)		0.59
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 the half year ended 30 September 2024		8.77%
	For the quarter ended 30 September 2024		9.23%
r.	Sector specific equivalent ratios, as applicable.		
	GNPA%		1.81%
	NNPA%		0.99%
	CRAR%		31.03%



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

Rakesh Kaul

Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665

Place: Gurugram
Date: 13 November 2024

