

INR in lacs except EPS Data

Statement of Unaudited Standalone Financial results for the quarter and nine months ended 31 December 2024						
Particulars	Quarter ended			nine months ended		Year ended
	31-Dec-24	30-Sep-24	31-Dec-23	31-Dec-24	31-Dec-23	31-Mar-24
	Unaudited (refer note-6)	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	20,105	19,863	19,040	61,315	56,673	76,169
Rental Income	487	445	464	1,529	1,340	1,627
Fees and commission Income	1,132	1,277	969	3,493	2,484	4,032
Net gain/(loss) on fair value changes	706	513	578	1,597	1,515	2,248
Net gain on de-recognition of financial instruments under amortised cost category	2,776	3,169	2,871	8,737	5,292	7,656
Total revenue from operations	25,206	25,267	23,922	76,671	67,304	91,732
Other income	317	187	830	781	3,265	3,767
Total income	25,523	25,454	24,752	77,452	70,569	95,499
Expenses						
Finance costs	11,325	11,031	10,839	33,469	30,282	41,437
Fees and commission expenses	163	333	216	578	642	1,020
Impairment on financial instruments	4,029	4,465	5,325	14,161	15,295	20,202
Employee benefit expenses	3,587	3,463	3,260	10,696	9,507	12,625
Depreciation , Amortization and Impairment	543	572	562	1,775	1,804	2,283
Other expenses	2,447	2,472	2,332	7,314	6,828	9,639
Total expenses	22,094	22,336	22,534	67,993	64,358	87,206
Profit/(loss) before exceptional item and tax	3,429	3,118	2,218	9,459	6,211	8,293
Exceptional items	-	-	-	-	-	-
Profit/(loss) before tax	3,429	3,118	2,218	9,459	6,211	8,293
Tax expense:						
(1) Current tax	-	-	-	-	-	-
(2) Current tax for earlier years	-	-	-	-	-	-
(3) Deferred Tax charge/(credit)	863	785	558	2,381	1,563	2,117
Profit/ (loss) for the period/year	2,566	2,333	1,660	7,078	4,648	6,176
Other comprehensive income						
a. Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability	4	35	9	13	25	(103)
Income tax relating to Items that will not be reclassified to profit or loss	(1)	(8)	(2)	(3)	(6)	26
b. Items that will be reclassified to profit or loss						
Effective portion of cash flow hedge reserve	206	(242)	(132)	(26)	(184)	(174)
Income tax relating to Items that will be reclassified to profit or loss	(51)	61	33	7	46	44
Other Comprehensive Income	158	(154)	(92)	(9)	(119)	(207)
Total comprehensive income for the period/year	2,724	2,179	1,568	7,069	4,529	5,969
Earnings per equity share*						
Basic (INR)	0.17	0.15	0.12	0.47	0.32	0.43
Diluted (INR)	0.16	0.15	0.11	0.45	0.31	0.42
Nominal Value per share (INR)	10	10	10	10	10	10

*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



Rakesh Kaul
Whole Time Director and CEO
DIN: 03386665



Place: Gurugram
Date: 13 February 2025



Notes:

- 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.
- The above Standalone Financial results for the quarter and nine months ended 31 December 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13 February 2025, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended.
- 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.
- 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/ placement memorandum/ Debenture Trust Deed/ Key Information document towards the principal amount, interest accrued thereon, and such other sums as mentioned therein.
- 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 months ended 31 December 2024

(INR in lacs)

Particulars	For the quarter ended 31 December 2024	For the quarter ended 31 December 2024	For the nine months ended 31 December 2024	
	Bank	NBFC	Bank	NBFC
Entity				
Count of loan accounts assigned	485	138	2,246	311
Amount of loan accounts assigned	7,694	5,137	47,042	10,409
Retention of beneficial economic interest (MRR)	10%	10%	10%	10%
Weighted average maturity (Residual Maturity in years)	1.94	13.93	2.85	14.00
Weighted average holding period (in years)	0.48	1.06	0.57	0.98
Coverage of tangible security coverage	0%	100%	12%*	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 nine months ended 31 December 2024.

(INR in lacs)

Particulars	For the quarter ended 31 December 2024	For the nine months ended 31 December 2024
	NBFC	NBFC
Entity		
Count of loan accounts assigned	2,244	3,188
Amount of loan accounts assigned	22,041	24,534
Retention of beneficial economic interest (MRR)	11%	10%
Weighted average maturity (Residual Maturity in years)	6.65	6.08
Weighted average holding period (in years)	1.42	1.45
Coverage of tangible security coverage	100%	90%
Rating wise distribution of rated loans	Unrated	Unrated

(c) Details of stressed loans transferred during the quarter and nine months ended 31 December 2024.

(INR in lacs)

Particulars	For the quarter ended 31 December 2024		For the nine months ended 31 December 2024	
	To Asset Reconstruction Companies (ARC)		To Asset Reconstruction Companies (ARC)	
	NPA	SMA	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 nine months ended 31 December 2024.

(e) The rating wise distribution of Security Receipts (SRs) held by the Company as on 31 December 2024 is given below :

Ratings	Rating Agency	Amount (INR in Lacs)
IND RR2	India Rating and Research	3,196
IND RR3	India Rating and Research	3,140
Not rated#		3,808
	Total	10,144

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

Note : Provision against SRs as at 31 December 2024 is INR 3,320 Lacs



Clix Capital Services Private Limited
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- 6 The figures for the quarter ended 31 December 2024 are the balancing figures between reviewed figures for the nine months ended 31 December 2024 and reviewed figures for the half year ended 30 September 2024.
- 7 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 Plutus Financials Private Limited (Mauritius) raising a total capital of INR 22,000 lacs.
- 8 During the quarter and nine months ended 31 December 2024, the Company has transferred loans amounting to INR 12,070 lacs and INR 28,395 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.
- 9 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 Board of Directors had in their respective meetings held on 10th October, 2024 (Clix Capital Services Private Limited) and 23rd October, 2024 (CHFL) approved the revised Scheme (revised to the extent of change in Appointed Date and other factual changes). All the regulators have been accordingly informed. In the meantime the management of the Company, post discussions with regulators and the respective Board of Directors, is also evaluating, to continue to operate the wholly owned subsidiary at standalone basis or to sell the business, accordingly communication has been made to National Housing Bank (NHB).
- 10 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.
- 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 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
DIN: 03386665

Place: Gurugram
Date: 13 February 2025

