



GDA Trustee

Believe in yourself... Trust us!



No.GDA/DEB/16-17/198

June 06, 2016

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that; we have received and noted the information, as specified under regulation 52 (4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by Satin Creditcare Network Ltd (“**the Company**”) for the financial year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For GDA Trusteeship Limited

Authorised Signatory



GDA Trusteeship Ltd.

Mumbai Office : Office No. 83-87, 8th Floor, Mittal Tower, 'B' Wing, Nariman Point, Mumbai - 400 021. Tel: +91-22-49220555 ● Fax: +91-22-49220505

Regd. Office : GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038. CIN No. U7499PN1997PLC110262

● Tel: +91-020-25280081 ● Fax: +91-020-25280275 ● Email: dt@gdatrustee.com Web: www.gdatrustee.com

Bengaluru Office : D II - 207, Shriram White House, Nelaji Sbhushchandra Bose Road, 15th Cross, 6th Main, R. T. Nagar, Ind Bank, Bengaluru - 560 032.

Delhi Office : B-22, Ansal Chambers - 1, 3, Bhikaji Kama Place, New Delhi - 110066.

Chennai Office : First Floor, No. 28, Ganapathy Colony, III Street, Teynampet, Chennai - 600 018.



June 02, 2016

To,
The General Manager
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400023

Dear Sir,

Sub: Compliance under Regulation 52 (4) & (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 for the half year ending on March 31, 2016

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI(Listing Obligation and Disclosure Requirements) Regulations 2015 there under. The details are as on March 31, 2015 mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

S. No.	ISIN	Name of Debenture Holders	Address of Debenture Holders	Issue Date	Face Value	No. of Debentures	Amount	BSE Listing Date
1	INE836B08053	PETTELAAR EFFECTENB EWAARBED RIJF N. V.	Deutsche Bank AG, DB House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai - 400001	5-Oct-15	100000	2628	26280000	13-Oct-15
2	INE836B07196	OIKOCREDIT, ECUMENICAL DEVELOPMENT CO-OPERATIVE SOCIETY U.A	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor, C-38/39 G-Block, BKC Bandra (East) Mumbai - 400051	24-Sep-15	1000000	500	50000000	8-Oct-15
3	INE836B07188	MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED	2nd Floor Sadhana House, Behind Mahindra Tower, Worli, Mumbai - 400018	26-Aug-15	1000000	300	30000000	4-Sep-15
4	INE836B07170	MICROVEST GMG LOCAL CREDIT	C/O Kotak Mahindra Bank Limited,	31-Jul-15	1000000	270	27000000	10-Aug-15





SATIN CREDITCARE NETWORK LTD.

Reaching out!

		MASTER FUND LTD & LENKA CAPITAL LLC	Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097					
5	INE836B 08046	CAPITAL FIRST LIMITED	Capital First Limited 15th Floor Tower-2 Indiabulls Finance Center Senapati Bapat Marg Elphinston Mumbai 400013	30- Jun- 15	1000 000	250	2500000 00	10-Jul-15
6	INE836B 08020	SAMENA INDIA CREDIT (SINGAPORE) PRIVATE LIMITED	Citibank N.A. Custody Services, FIFC- 11th Flr, G Block, Plot C-54 and C-55, BKC Bandra - East, Mumbai - 400051	20- Mar- 15	1000 000	150	1500000 00	07-Apr- 2015
7	INE836B 07147	HINDUJA LEYLAND FINANCE LIMITED	No. 27 A Developed Industrial Estate, South Phase Guindy Chennai- 600032	2- Dec- 14	1000 000	140	1400000 00	17-Dec- 14
8	INE836B 07121	MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED	2nd Floor Sadhana House Behind Mahindra Tower Worli Mumbai - 400018	16- Sep- 14	1000 000	150	1500000 00	25-Sep- 14
9	INE836B 07113	THE RATNAKAR BANK LTD	Floor 6th, One Indiabulls Centre, Tower 2, 841 Senapati Bapat Marg Elphinstone Mumbai 400012	31- Jul- 14	1000 000	200	2000000 00	14-Aug- 14

Corporate Office :
909-914 ABC, 9th Floor, Kanchenjunga
Building, 18, Barakhamba Road,
New Delhi - 110001, India

Registered Office :
5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi-110033, India

CIN : L65991DL1990PLC041796
Landline No : (011) 4754 5000
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com



SATIN CREDITCARE NETWORK LTD.

Reaching out!

10	INE836B 07105	HINDUJA LEYLAND FINANCE LIMITED	No. 27 A Developed Industrial Estate, South Phase Guindy Chennai- 600032	30- Jul- 14	1000 000	89	8900000 0	14-Aug- 14
11	INE836B 07097	UTI INTERNATI ONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO Securities Services, 3rd Floor, C-38/39 G- Block, BKC Bandra (East) Mumbai - 400051	15- Jul- 14	2500 000	200	5000000 00	30-Jul-14
12	INE836B 08012	THE INVESTMEN T FUND FOR DEVELOPIN G COUNTRIES	C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097	15- Jul- 14	2500 000	84	2100000 00	30-Jul-14
13	INE836B 07139	AAV S.A.R.L	Deutsche Bank Ag, Db House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai 400001	26- Sep- 14	1000 000	515	5150000 00	10-Oct- 14
14	INE836B 07204	AAV S.A.R.L	Deutsche Bank Ag, Db House, Hazarimal Somani Marg, P.O. Box No. 1142, Fort Mumbai 400001	22- Dec- 15	1000 00	4644	4644000 00	30-Dec- 15
15	INE836B 08061	IFMR FIMPACT LONG TERM MULTI ASSET CLASS FUND	10th Floor Phase-I, IITM Research Park Kanagam Village Taramani Chennai	30- Dec- 15	1000 000	250	2500000 00	14-01-16



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5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi-110033, India

CIN : L65991DL1990PLC041796
Landline No : (011) 4754 5000
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com



			600113					
16	INE836B 07212	STICHTING JURIDISCH EIGENAAR ACTIAM INSTITUTION AL MICROFINA NCE FUND III	C/O Kotak Mahindra Bank Limited, Kotak Infiniti, Bldg.No.21, 6th Flr Zone Iv, Custody Servs, Infinity Park, Gen. Ak Vaidya Marg, Malad E, Mumbai - 400097	29- Mar- 16	1000 000	125	1250000 00	13-Apr- 2016

- We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
- The Credit Rating for the above said Non- Convertible Debentures is attached as **Annexure-I**
- The Debt Equity Ratio is **8.45**
- Debenture Redemption Reserve- **N.A**
- Net Worth of **Rs. 3,240,060,179.64**
- Net Profit After Tax is **Rs. 579, 405,151.37**
- Earnings Per Share is **20.28**
- Outstanding redeemable Preference Shares (Quantity & value)- **NIL**
- The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2015 and due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 to 31.03.2016 are as under:

Series / Tranche	Due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2015			Details of redemption & interest due in the next half-year:	
	Due date of payment	Amount (Rs.)	Actual date of payment	Due date of payment	Amount (Rs.)
INE836B08053 (26.28 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 15-Mar-16	Interest 164,83,961	15-Mar-16	Interest 15-Sep-16	186,94,702.00
INE836B07196 (50 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 24-Mar-16	Interest 364,79,147	24-Mar-16	Interest 24-Sep-16	368,25,137.00
INE836B07188 (30 Crore)	Principal 26-Oct-15	125,00,100.00	20-Oct-15	Principal 26-Apr-16	125,00,100.00
	26-Nov-15	125,00,100.00	20-Nov-15	26-May-16	125,00,100.00
	28-Dec-15	124,99,800.00	21-Dec-15	27-Jun-16	124,99,800.00
	26-Jan-16	125,00,100.00	21-Jan-16	26-Jul-16	125,00,100.00



SATIN CREDITCARE NETWORK LTD.

Reaching out!

	26-Feb-16 28-Mar-16	125,00,100.00 124,99,800.00	23-Feb-16 21-Mar-16	26-Aug-16 26-Sep-16	125,00,100.00 124,99,800.00
	Interest 26-Oct-15 26-Nov-15 28-Dec-15 26-Jan-16 26-Feb-16 28-Mar-16	25,69,857.00 27,22,793.00 26,83,295.00 23,08,482.00 23,45,047.00 22,21,622.00	20-Oct-15 20-Nov-15 21-Dec-15 21-Jan-16 23-Feb-16 21-Mar-16	Interest 26-Apr-16 26-May-16 27-Jun-16 26-Jul-16 26-Aug-16 26-Sep-16	19,62,210.00 19,10,770.00 19,11,376.00 16,15,938.00 16,04,506.00 14,81,081.00
INE836B07170 (27 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 30-Oct-15 30-Jan-16	Interest 97,68,986.79 98,67,833.07	Interest 30-Oct-15 30-Jan-16	Interest 30-April-16 30-July-16	97,42,296.00 97,42,296.00
INE836B08046 (25 Crore)	Principal			Nil	
	Interest 31-Dec-15 31-Mar-16	99,87,670.00 98,52,117.00	Interest 31-Dec-15 31-Mar-16	Interest 30-June-16 30-Sep-16	Interest 99,52,117.00 99,60,383.00
INE836B08020 (15 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 20-Mar-16	254,04,461.00	Nil	Nil	Nil
INE836B07147 (14 Crore)	Principal 02-Oct-15 02-Nov-15 02-Dec-15 02-Jan-16 02-Feb-16 02-Mar-16 02-Apr-16	58,33,240.00 58,33,380.00 58,33,380.00 58,33,240.00 58,33,380.00 58,33,380.00 58,33,240.00	29-Sep-15 29-Oct-15 27-Nov-15 30-Dec-15 29-Jan-16 26-Feb-16 30-Mar-16	Principal 02-May-16 02-June-16 02-Jul-16 02-Aug-16 02-Sep-16	Principal 58,33,380.00 58,33,380.00 58,33,240.00 58,33,380.00 58,33,380.00
	Interest 02-Oct-15 02-Nov-15 02-Dec-15 02-Jan-16 02-Feb-16 02-Mar-16 02-Apr-16	9,15,470.00 8,83,075.00 7,93,408.00 7,56,920.00 6,93,845.00 5,89,868.00 5,67,690.00	29-Sep-15 29-Oct-15 27-Nov-15 30-Dec-15 29-Jan-16 26-Feb-16 30-Mar-16	02-May-16 02-June-16 02-Jul-16 02-Aug-16 02-Sep-16	4,88,252.00 4,41,537.00 3,66,188.00 3,15,384.00 2,52,307.00
INE836B07121 (15 Crore)	Principal 16-Oct-15 16-Nov-15 16-Dec-15 16-Jan-16 16-Feb-16 16-Mar-16	62,49,900.00 62,50,050.00 62,50,050.00 62,49,900.00 62,50,050.00 62,50,050.00	13-Oct-15 09-Nov-15 11-Dec-15 12-Jan-16 11-Feb-16 11-Mar-16	16-Apr-16 16-May-16 16-June-15 16-July-16 16-Aug-16 16-Sep-16	62,49,900.00 62,50,050.00 62,50,050.00 62,49,900.00 62,50,050.00 62,50,050.00
	Interest 16-Oct-15 16-Nov-15 16-Dec-15 16-Jan-16 16-Feb-16 16-Mar-16	7,70,955.00 7,30,791.00 6,42,463.00 5,97,592.00 5,31,194.00 4,34,659.00	13-Oct-15 09-Nov-15 11-Dec-15 12-Jan-16 11-Feb-16 11-Mar-16	16-Apr-16 16-May-16 16-June-15 16-July-16 16-Aug-16 16-Sep-16	3,98,395.00 3,21,232.00 2,65,597.00 1,92,739.00 1,32,799.00 66,400.00

Corporate Office :
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Website : www.satincreditcare.com



INE836B07113 (20 Crore)	Principal	28-Nov-15 28-Jan-16 28-Mar-16	133,33,400.00 133,33,400.00 133,33,400.00	24-Nov-15 22-Jan-16 21-Mar-16	28-May-16 28-July-16 28-Sep-16	133,33,200.00 1,33,33,200.00 1,33,33,200.00
	Interest	28-Oct-15 28-Nov-15 28-Dec-15 28-Jan-16 28-Feb-16 28-Mar-16	10,41,561.89 10,76,455.23 9,11,365.44 9,41,897.07 8,07,338.90 7,55,007.53	23-Oct-15 24-Nov-15 21-Dec-15 22-Jan-16 24-Feb-16 21-Mar-16	28-Apr-16 28-May-16 28-June-16 28-July-16 28-Aug-16 28-Sep-16	6,72,781.00 6,50,973.00 5,38,225.00 5,20,778.00 4,03,669.00 4,03,669.00
INE836B07105 (8.9 Crore)	Principal	28-Oct-15 28-Nov-15 28-Dec-15 28-Jan-16 28-Feb-16 28-Mar-16	37,08,363.00 37,08,274.00 37,08,363.00 37,08,363.00 37,08,274.00 37,08,363.00	23-Oct-15 24-Nov-15 21-Dec-15 22-Jan-16 24-Feb-16 21-Mar-16	28-Apr-16 28-May-16 28-June-16 28-July-16	37,08,363.00 37,08,274.00 37,08,363.00 37,08,363.00
	Interest	28-Oct-15 28-Nov-15 28-Dec-15 28-Jan-16 28-Feb-16 28-Mar-16	3,74,390.23 3,48,241.03 2,99,512.54 2,70,854.44 2,32,160.69 1,80,925.37	23-Oct-15 24-Nov-15 21-Dec-15 22-Jan-16 24-Feb-16 21-Mar-16	28-Apr-16 28-May-16 28-June-16 28-July-16	1,54,774.00 1,12,317.00 77,388.00 37,440.00
INE836B07097 (50 Crore)	Principal		Nil	Nil	Principal	Nil
	Interest	15-Dec-15	3,68,50,685.00	15-Dec-15	Interest 15-June-16	3,67,59,354.00
INE836B08012 (21 Crore)	Principal		Nil	Nil	Principal	Nil
	Interest	31-Dec-15	1,82,50,784.00	31-Dec-15	Interest 30-June-16	1,80,52,406.00
INE836B07139 (51.50 Crore)	Principal		Nil	Nil	Principal	Nil
	Interest	13-Nov-15	3,73,06,882.00	13-May-16	Interest 13-May-16	3,68,27,694.00
INE836B07204 (46.44 Crore)	Nil	Nil	Nil	Interest 13-May-16	2,54,07,293.06	
INE (12.50Crore)	Nil	Nil	Nil	Interest 28-Sep-16	89,37,500.00	
INE836B07162 (2 Crore)	Interest	30-Dec-15 30-Mar-16	7,39,899.02 7,29,733.66	30-Dec-15 30-Mar-16	Interest 29-June-16 29-Sep-16	7,29,736.84 7,37,852.98
	Interest	30-Mar-16	99,79,415.71	30-Mar-16	Interest 29-June-16 29-Sep-16	97,58,844.08 98,67,471.14

We do not expect default in payment of principal / interest due in next half year.

11. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.




12. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
13. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 31.03.2016.
14. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
15. The half-yearly results for the half-year ending on 31.03.2016 is attached as **Annexure-II**.
16. No event as detailed in clause 58 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (read with sub regulation 4, 5 of regulation 52) has taken place during half year ending on 30.09.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.
17. The name, designation and contact details of "Compliance Officer" of this company are as under:
 - (A) Name of Compliance Officer : Choudhary Runveer Krishanan
 - (B) Designation : Company Secretary & Compliance Officer
 - (C) Correspondence Address : 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033
 - (D) Phone, Fax No. : (Phone): 011-47545000, (Fax): 011-27672727
 - (E) Email ID : runveer.krishanan@satincreditcare.com
18. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours faithfully,
For **Satin Creditcare Network Limited**


CHOUHARY RUNVEER KRISHANAN
COMPANY SECRETARY & COMPLIANCE OFFICER
Choudhary Runveer Krishanan
(Company Secretary & Compliance Officer)

Counter Signed by:
For **GDA Trusteeship Limited**


(Authorized Signatory)



ATSL/CO/2016-17/1049

June 13, 2016

To,
The Company Secretary
Satin Creditcare Network Limited
5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur-110033

Kind Attn.: Mr. Runveer Krishanan

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015

Dear Sir,

We write in our capacity as the Debenture Trustee for the Non-Convertible Debentures (NCDs) issued by Satin Creditcare Network Limited ("Company") and listed on the BSE Limited ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Company is required to submit its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (Axis Trustee Services Limited) that the Debenture Trustee has noted the contents furnished by the Company in terms of Regulation 52(4).


In pursuance thereof we hereby confirm that we have received the said information along with the relevant/necessary supporting and we have noted the contents in respect of the Listed Debt Securities issued by the Company.

Further please note that we have not independently verified the contents submitted vide your above letter and the aforesaid noting is subject to the following:

1. The Debenture Trustee is relying on the information/status as submitted by the company for the purpose of submission to the Stock Exchange; without reconfirming.
2. Any commitment pertaining to the interest /principal payable on the future due dates are sole commitment on the company's part and Trustee is not liable in any manner if company fails to fulfill / does not fulfill its commitments.

Thanking You,

Yours Faithfully
For **Axis Trustee Services Limited**


Authorised Signatory



AXIS TRUSTEE SERVICES LTD.

(A wholly owned subsidiary of Axis Bank)

Corporate Identity Number (CIN): U74999MH2008PLC182264

CORPORATE & REGISTERED OFFICE : Axis House, 2nd Floor, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025.

TEL : 022-2425 5215 / 2425 5216 FAX : 022-4325 3000 Website: www.axistrustee.com



June 02, 2016

To,
The General Manager
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400023

Dear Sir,

Sub: Compliance under Regulation 52 (4) & (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 for the half year ending on 31.03.2016

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI(Listing Obligation and Disclosure Requirements) Regulations 2015 there under. The details are as on March 31, 2016 as under.

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

S. No.	ISIN	Name of Debenture Holder	Address of Debenture Holder	Issue Date	Face Value	No. of Debentures	Amount	BSE Listing Date
1	INE836B08038	IFMR FIMPACT INVESTMENT FUND	10 FLOOR PHASE- I, IIT RESEARCH PARK, KANAGAM VILLAGE TARAMANI CHENNAI- 600113	31- March- 2015	10,00,000	130	130000000	29-May- 2015

2. We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The Credit Rating for the above said Non-Convertible Debentures is attached as **Annexure-I**
4. The Debt Equity Ratio is **8.45**
5. Debenture Redemption Reserve **N.A**
6. Net Worth of **Rs. 3,240,060,179.64**
7. Net Profit After Tax is **Rs. 579,405,151.37**
8. Earnings Per Share is **20.28**
9. Outstanding redeemable Preference Shares (Quantity & value) **NIL**
10. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2016 and due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 to 31.03.2016 are as under:



Corporate Office :
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Building, 18, Barakhamba Road,
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5th Floor, Kundan Bhawan,
Azadpur Commercial Complex,
Azadpur, New Delhi-110033, India

CIN : L65991DL1990PLC041796
Landline No : (011) 4754 5000
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com



Series / Tranche	Due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2016			Details of redemption & interest due in the next half-year:	
	Due date of payment	Amount (Rs.)	Actual date of payment	Due date of payment	Amount (Rs.)
INE836B08038 (13 Crores)	30-Dec-2015	59,03,323(Int.)	30-Dec-2015	29-June-2016	58,22,030(Int.)
	30-Mar-2016	58,21,998(Int.)	30-Mar-2016	29-Sep-2016	58,86,955(Int.)

We do not expect default in payment of principal / interest due in next half year.

11. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
12. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
13. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 31.03.2016
14. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
15. The half-yearly results for the half-year ending on 31.03.2016 are attached as **Annexure-II**.
16. No event as detailed in clause 58 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (read with sub regulation 4, 5 of regulation 52) has taken place during half year ending on 30.09.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.
17. The name, designation and contact details of "Compliance Officer" of this company are as under:
 - (A) Name of Compliance Officer : Choudhary Runveer Krishanan
 - (B) Designation : Company Secretary & Compliance Officer
 - (C) Correspondence Address : 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033
 - (D) Phone, Fax No. : (Phone): 011-47545000, (Fax): 011-27672727
 - (E) Email ID : runveer.krishanan@satincreditcare.com
18. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours faithfully,
For Satin Creditcare Network Limited


CHOUHARY RUNVEER KRISHANAN
COMPANY SECRETARY & COMPLIANCE OFFICER

Choudhary Runveer Krishanan
(Company Secretary & Compliance Officer)

Counter Signed by:
For Axis Trustee Services Limited

(Authorized Signatory)

Ref. No. 1419/ITSL/OPR/16-17
June 03, 2016

To,

Satin Creditcare Network Limited
909-914 ABC, 9th Floor,
Kanchenjunga Building, 18,
Barakhamba Road,
New Delhi - 110001

Kind attn.: Mr. Choudhary Runveer Krishanan

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, for Debentures Issued by Satin Creditcare Network Limited, for the half year ended 31st March, 2016.

Dear Sir,

We are acting as Debenture Trustee for the secured and unsecured redeemable Non-Convertible Debentures issued by Satin Creditcare Network Limited ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4).

Thanking you.

Yours faithfully,

IDBI Trusteeship Services Limited


Authorized Signatory

Encl. As above



June 02, 2016

To,
The General Manager
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400023

Dear Sir,

Sub: Compliance under Regulation 52 (4) & (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 for the half year ending on March 31, 2016

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI(Listing Obligation and Disclosure Requirements) Regulations 2015 there under. The details are as on March 31, 2016 mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

S. No.	ISIN	Name of Debenture Holdersp	Address of Debenture Holders	Issue Date	Face Value	No. of Debentures	Amount	BSE Listing Date
1	INE836B07071	UTI INTERNATIONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor, C-38/39 G-Block, BKC Bandra (East) Mumbai-400051	27-Sep-13	2500000	72	18,00,00,000/-	10-Oct-13
2	INE836B07055	MICROFINANCE ENHANCEMENT FACILITY SA, SICAV-SIF	Citibank N.A. Custody Services, FIFC-11th FLR, G Block, Plot C-54 And C-55, BKC, Bandra-East, Mumbai - 400051	18-Dec-12	1000000	250	25,00,00,000/-	24-Dec-12
3	INE836B07048	UTI INTERNATIONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor	14-Sep-12	2500000	75	18,75,00,000/-	20-Sep-12

Corporate Office :
909-914 ABC, 9th Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110001, India

Registered Office :
5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Azadpur, New Delhi-110033, India

CIN : L65991DL1990PLC041796
Landline No : (011) 4754 5000
E-Mail ID : info@satincreditcare.com
Website : www.satincreditcare.com



June 02, 2016

To,
The General Manager
Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400023

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3	INE836B07048	UTI INTERNATIONAL WEALTH CREATOR 4	Standard Chartered Bank, CRESCENZO, Securities Services, 3rd Floor	14-Sep-12	2500000	75	18,75,00,000/-	20-Sep-12

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			C-38/39 G-Block, BKC Bandra (East), Mumbai, 400051				
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- We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
- The Credit Rating for the above said Non- Convertible Debentures is attached as **Annexure-I**
- The Debt Equity Ratio is **8.45**
- Debenture Redemption Reserve- **N.A**
- Net Worth is **Rs. 3,240,060,179.64**
- Net Profit After Tax is **Rs. 579, 405,151.37**
- Earnings Per Share is **20.28**
- Outstanding redeemable Preference Shares (Quantity & value)-**NIL**
- The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2015 and due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 to 31.03.2016 are as under:

Series / Tranche	Due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2016			Details of redemption & interest due in the next half-year:	
	Due date of payment	Amount (Rs.)	Actual date of payment	Due date of payment	Amount (Rs.)
INE836B07071 (18 Crore)	Principal	Nil	Nil	Principal 27-Sep-16	18,00,00,000.00
	Interest 27-Mar-16	1,31,76,521.00	23-Mar-16	Interest 27-Sep-16	1,32,30,000.00
INE836B07055 (25 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 18-Dec-15	1,80,49,315.00	18-Dec-15	Interest 18-June-16	1,80,03,772.00
INE836B07048 (18.75 Crore)	Principal	Nil	Nil	Nil	Nil
	Interest 14-Mar-16	1,31,68,088.00	14-Mar-16	Interest 14-Sep-16	1,32,90,984.00

We do not expect default in payment of principal / interest due in next half year.

- The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
- The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 31.03.2016





14. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
15. The half-yearly results for the half-year ending on 31.03.2016 are attached as **Annexure-II**.
16. No event as detailed in clause 58 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (read with sub regulation 4, 5 of regulation 52) has taken place during half year ending on 30.09.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.
17. The name, designation and contact details of "Compliance Officer" of this company are as under:
- (A) Name of Compliance Officer : Choudhary Runveer Krishanan
(B) Designation : Company Secretary & Compliance Officer
(C) Correspondence Address : 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033
(D) Phone, Fax No. : (Phone): 011-47545000, (Fax): 011-27672727
(E) Email ID : runveer.krishanan@satincreditcare.com
18. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours faithfully,
For **Satin Creditcare Network Limited**


CHOUHARY RUNVEER KRISHANAN
COMPANY SECRETARY & COMPLIANCE OFFICER
Choudhary Runveer Krishanan
(Company Secretary & Compliance Officer)

Counter Signed by:
For IDBI Trusteeship Services Limited

(Authorized Signatory)





SATIN CREDITCARE NETWORK LTD.

Reaching out!

ANNEXURE - II

SATIN CREDITCARE NETWORK LIMITED

CIN:L65991DL1990PLC041796

Regd. Office: 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR /YEAR ENDED 31ST MARCH 2016

(Rs./Lakhs except for Shares and EPS)

Particulars	Half Year		Year ended	
	01/10/2015 to 31/03/2016	01/10/2014 to 31/03/2015	31-03-2016	31-03-2015
	Audited	Unaudited	Audited	Audited
	Refer Note No.6	Refer Note No.6	Refer Note No.6	Refer Note No.6
Interest Earned	31,256.19	18,597.34	55,276.76	32,189.53
Other Income	435.64	143.59	625.37	226.04
Total Income	31,691.83	18,740.93	55,852.13	32,415.57
Finance Cost	16,274.48	10,669.46	28,985.80	17,748.96
Operating Expenses (i)+(ii)+(iii)	10,028.04	4,958.89	17,304.80	9,341.11
(i) Employees Cost	5,571.86	2,256.01	8,337.72	3,919.82
(ii) Other Operating Expenses	4,273.71	2,578.53	8,178.86	5,225.48
(iii) Depreciation	182.47	124.35	288.22	195.81
Total Expenditure	26,302.52	15,628.35	46,290.60	27,090.07
Operating Profit Before Provisions & Contingencies	5,389.31	3,112.58	9,561.53	5,325.50
Provision For Standard/Non Performing Assets	655.68	408.73	808.61	680.12
Net Profit/(Loss) Before Tax	4,733.63	2,703.85	8,752.92	4,645.38
Tax Expense [(a)+(b)-(c)]	1,598.83	884.94	2,958.87	1,473.79
(a) Current Tax	1,872.08	1,078.26	3,300.38	1,760.01
(b) Tax Related To Earlier Years	-	-	-	(2.53)
(c) Deferred Tax	273.25	193.32	341.51	283.69
Net Profit/(Loss) After Tax	3,134.80	1,818.91	5,794.05	3,171.59
Paid-up Equity Share Capital (Face Value of Rs. 10/- per Share)	3,149.83	2,537.56	3,149.83	2,537.56
Paid up, 12% Cumulative, Rated, Non-Participative, Non-Convertible & Compulsorily, Redeemable Preference Shares of Rs. 10/- each	-	600.00	-	600.00
Reserves Excluding Revaluation Reserves	-	-	29,250.77	16,810.91
Analytical Ratios				
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio	16.82	15.67	16.82	15.67
CRAR-Tier-I	11.30	9.60	11.30	9.60
CRAR-Tier-II	5.52	6.07	5.52	6.07
(iii) Earning per share (Before extraordinary items)				
Basic EPS (Rs.)	10.60	6.83	20.28	12.17
Diluted EPS (Rs.)	11.06	6.69	19.97	11.93
(iv) Earning per share (After extraordinary items)				
Basic EPS (Rs.)	10.60	6.83	20.28	12.17
Diluted EPS (Rs.)	11.06	6.69	19.97	11.93
(v) NPA Ratios				
a) Gross NPA	424.31	42.37	424.31	42.37
b) Net NPA	212.16	21.19	212.16	21.19
c) % of Gross NPA	0.19%	0.02%	0.19%	0.02%
d) % of Net NPA	0.09%	0.01%	0.09%	0.01%
(vi) Return on Assets (Profit After Tax/TotM Assets)-not annualised	0.95%	0.90%	1.75%	1.58%

Notes :

- The above results have been reviewed by the Audit Committee meeting held on 27th May 2016 and approved by the Board of Directors at its meeting held on 30th May 2016 in accordance with the requirement of Regulation 33 of the SEBI Listing Obligations and Disclosure Requirements Regulations, 2015.
- The Company has allotted following series of NCD during the reporting period.
 - 125 (One Hundred and Twenty Five) Rated, Listed, Unsecured, Redeemable, Non-Convertible Debentures bearing Face Value of Rs. 10,00,000/- (Rupees Ten Lakhs) each, aggregating to Rs. 12,50,00,000/- (Rupees Twelve Crores Fifty Lac only) on private placement basis on 5th April 2016.
 - 125 (One Hundred and Twenty Five) Rated, Listed, Secured, Redeemable, Non-Convertible Debentures bearing Face Value of Rs. 10,00,000/- (Rupees Ten Lakhs) each, aggregating to Rs. 12,50,00,000/- (Rupees Twelve Crores Fifty Lac only) on private placement basis on 28th March 2016.
 - 250 (Two Hundred and Fifty) Rated, Listed, Unsecured, Redeemable, Non-Convertible Debentures bearing Face Value of Rs. 10,00,000/- (Rupees Ten Lakhs) each, aggregating to Rs. 25,00,00,000/- (Rupees Twenty Five Crores only) on private placement basis on 30th December 2015.
 - 4,644 (Four Thousand Six Hundred and Forty Four) Rated, Listed, Secured, Redeemable, Non-Convertible Debentures bearing Face Value of Rs. 1,00,000/- (Rupees One Lakhs) each, aggregating to Rs. 46,44,00,000/- (Rupees Forty Six Crores Forty Four Lacs only) on private placement basis on 22nd December 2015.
 - 2,628 (Two Thousand Six Hundred and Twenty Eight) Rated, Listed, Unsecured, Redeemable, Non-Convertible Debentures bearing Face Value of Rs. 1,00,000/- (Rupees One Lakhs) each, aggregating to Rs. 26,28,00,000/- (Rupees Twenty Six Crores Twenty Eight Lacs only) on private placement basis on 05th October 2015.
- The Board of Directors of the Company vide their resolution passed on 10th February 2016 has allotted 14,70,000 (Fourteen Lacs Seventy Thousand) Equity Shares of face value of Rs. 10/- (Rupees Ten Only) each at a price of Rs. 130/- each (Rupees One Hundred and Thirty only) to Promoter entities pursuant to conversion of Equivalent number of Warrants. The Working Committee of Board of Directors of the Company vide their resolution passed on 21st March 2016 has allotted 14,00,000 (Fourteen Lacs only) Equity Shares of face value of Rs. 10/- (Rupees Ten Only) each at a price of Rs. 130/- each (Rupees One Hundred and Thirty only) to entities under Non Promoter Category pursuant to conversion of Equivalent number of Warrants. In terms of Regulation 77 of the SEBI (ICDR) Regulations, 2009, the Equity Warrants to be converted into Equity Shares on or before eighteen months.
- The Company has redeemed 60,00,000 Preference Shares (i.e. 12% Cumulative, Rated, Non-Participative, Non-Convertible, Compulsory Redeemable Preference Share) of Rs. 10/- (Rupees Ten Only) Each vide Circular Resolution passed by the Board of Directors on 24th November 2015. The total dividend pay-out for the period of 241 days (dividend payment date: 27th November 2015) amounted to Rs. 48.88 Lacs (excluding dividend distribution tax).
- The Company operates in a single reportable segment i.e. financing, which has similar risks and returns for the purpose of Accounting Standard 17 on 'Segment Reporting' specified under section 133 of the Companies Act, 2013, read with rule 7 of the Companies (Accounts) Rules, 2014. Further Company operates in a single geographical segment i.e. domestic.
- Figures of the half year ended 31st March 2016 and 31st March 2015 are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures upto the half year 30th September 2015 and 30th September 2014 respectively.
- Previous year/periods figures have been regrouped/rearranged to make them comparable to current year/period figures.

Place: Delhi
Dated: 30th May 2016

By order of the Board of Directors
For Satin Creditcare Network Limited

(H P Singh)
Chairman Cum Managing Director
DIN No.00333754

CERTIFIED TRUE COPY



Corporate Office :
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