



# MAGMA HOUSING FINANCE

Dated: 25 October, 2016

**BSE Limited**

Department of Corporate Services  
25<sup>th</sup> Floor, P. J. Towers, Dalal Street, Fort,  
Mumbai - 400 001

(Company Code - 108793)

Dear Sir/Madam,

**Sub: Certificate from Debenture Trustee**

**Ref: Regulations 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015**

Further to our letter dated 25 October 2016 given earlier today, and in accordance with the provisions of Regulations 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, we are enclosing herewith the Certificate received from Catalyst Trusteeship Limited (Formerly, GDA Trusteeship Limited), Debenture Trustee of the Company for your perusal and records.

You are requested to take note of the same.

**Thanking you,**

Yours faithfully,  
For **Magma Housing Finance**  
**(A Public Company with Unlimited Liability)**

*Priti Saraogi*

**Priti Saraogi**  
**Company Secretary**  
Membership No.: A26360  
Address: Neelanjan Apartment,  
18/2, Gariahat Road,  
Kolkata - 700 019

Encl: As above

No.CTL/DEB/16-17/Noting Certificate

October 25, 2016

To Whomsoever It May Concern,

**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

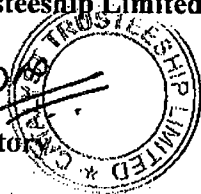
[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (Formerly Known as 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 Magma Housing Finance (“**the Company**”) for the Half Year end September 30, 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 Catalyst Trusteeship Limited

  
Authorised Signatory



**MAGMA HOUSING FINANCE**

(A Public Company with Unlimited Liability)

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Half Year Ended 30 September 2016

Sl. No.	Particulars	As at 30 September 2016	
		Type of Instrument	Rating
a.	Credit rating and change in credit rating (if any)	Short Term Debt	CRISIL A1+
		Long Term Bank Facilities	CARE/ICRA AA-
		Long Term Debt (Secured NCD)	CARE/ICRA AA-
		There was no change in the credit rating of the Company during the last six months	
b.	Asset cover available, in case of non convertible debt securities Debentures are secured by first charge ranking pari-passu with each other on the Company's book debts and loan instalment receivables along with mortgage created over the Immovable Property. The total asset cover is hundred percent or above of the principal amount of the said debentures.		
c.	Debt-equity ratio (Total Debts / Shareholder's fund)	5.83	
d.	Previous due date for a) the payment of interest b) the repayment of principal of non convertible debt securities whether the same has been paid or not	As per Annexure	
e.	Next due date for a) the payment of interest b) the principal along with the amount of interest		
f.	Debt service coverage ratio [(Earning before interest and tax for the year) + (Principal collected from customers during the year)] / [(Interest expenses for the year) + (Principal repaid of the borrowings during the year)]	1.50	
g.	Interest service coverage ratio (Earning before interest and tax / Interest expense)	1.30	
h.	Debenture redemption reserve	Nil	
i.	Net worth (₹ in lacs)	25,597.32	
j.	Net profit after tax (₹ in lacs)	1,469.44	
k.	Earnings per share - Basic and diluted (in ₹)	0.99	

By order of the Board  
For Magma Housing Finance  
(A Public Company with Unlimited Liability)

Sachin Khandelwal

Managing Director &amp; Chief Executive Officer

Place: New Delhi

Date: 25 October, 2016

Registered Office : 8, Sant Nagar, East of Kailash, New Delhi - 110 065  
CIN : U65922DL2004JLL125931 ; Website : <http://www.magmahf.co.in>

Annexure

Details of payment of interest / principal of non convertible debentures

₹ In crores

S. No	Name of debenture holders	Date of Allotment	Last Interest payment date	Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
1	HDFC Trustee Company Ltd. A/c HDFC Corporate Debt Opportunities Fund	06-Feb-15	On maturity	25-Apr-18	-	25-Apr-18	40.00
2	Bank of Maharashtra	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-20	10.00
3	Bank of Baroda	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-20	25.00
4	Bank of India	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-22	20.00
5	Bank of Maharashtra	31-Mar-16		31-Mar-17	-	31-Mar-23	10.00
	Total						105.00

