

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

# <u>Ref: Regulations 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015</u>

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)

Puiti Saraogi

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

Encl: As above

Magma Housing Finance (A Public Company with Unlimited Liability) (Formerly, GE Money Housing Finance) 068546

Regd. Office: 8 Sant Nagar, East of Kailash, New Delhi - 110065, Ph: +91 11 45728100 Web : http://www.magmahfc.co.in, CIN : U65922DL2004ULL125931



#### 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 <u>Magma Housing Finance</u> ("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

#### CATALYST TRUSTEESKIP LIMITED (FORMERLY GDA TRUSTEESKIP LIMITED)

Mumbal Office Office No. 83 - 87, 8th Floor, B Wing, Mittal Tower, Nariman Point, Mumbal 400 021 Tel +91 (022) 4922 0555 Fax +91 (022) 4922 0505 Regd. Office GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune 411 038 CIN No. U74999PN1997PLC110262 Tel +91 (020) 25280081 Fax +91 (020) 25280275 Email dt@ctitrustee.com Website www.catalysttrustee.com Pune | Mumbal | Bengaluru | Uelhi | Chennał





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### (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

SI. No.	Particulars	As at 30 September 2016					
	Credit rating and change in credit rating (if any)	Type of Instrument	Rating				
		Short Term Debi	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					
h	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.						
с.	Debt-equity ratio (Total Debts / Shareholder's fund)	5 83					
d.	Previous due date for						
	a) the payment of interest	As per Annexure					
	b) the repayment of principal of non convertible debt securities						
	whether the same has been paid or not	•					
e	Next due date for						
	a) the payment of interest						
	b) the principal along with the amount of interest						
ŕ	Debt service coverage ratio [(Earning before interest and tax for the year) + (Principa collected from customers during the year)] / [(Interest expense for the year) + (Principal repaid of the borrowings during the year)	1 50					
<b>£</b> .	Interest service coverage ratio (Earning before interest and tax / Interest expense)	1 30					
ĥ.	Debenture redemption reserve	Nil					
1	Net worth (Z 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

Place. New Delhi Date 25 October, 2016

Managing Director & Chief Executive Officer

Registered Office : 8, Sant Nagar, East of Kailash, New Delhi - 110 065 CIN : U65922DL2004ULL125931 ; Website : http://www.magmahfc.co.in

#### Annexure

Details of payment of interest / principal of non convertible debentures

Details of payment of interest / principal of non convertible debentures								
Name of debenture holders	Date of Aliotment			Last Principal Payment Date	Next Principal Payment Date	Principal Amount		
HDFC Trustee Company Ltd.	06-Feb-15	On maturity	25-Apr-18	-	25-Apr-18	40.00		
	31-Mar-15	31-Mar-16	31-Mar-17	•	31-Mar-20	- 10.00 25.00		
Bank of Buroda	31-Mar-15		31-Mar-17 31-Mar-17	*	31-Mar-20 31-Mar-22	20.00		
Bank of Maharashtra	31-Mar-16		31-Mar-17		31-Mar-23	10 00		
	HDFC Trustee Company Ltd. Are HDFC Corporate Debt Opportunities Fund Bank of Maharashtra Bank of Buroda Bank of India	Name of debenture holders Allotment   HDFC Trustee Company Ltd. 06-Feb-15   Are HDFC Corporate Debt Opportunities Fund 31-Mar-15   Bank of Maharashtra 31-Mar-15   Bank of Biroda 31-Mar-15   Bank of India 31-Mar-15   Bank of Maharashtra 31-Mar-15   Bank of Maharashtra 31-Mar-15	Name of debenture holders Allotment payment date   HDFC Trustee Company Ltd. 06-Feb-15 On maturity   A/c HDFC Corporate Debt Opportunities Fund 31-Mar-15 31-Mar-16   Bank of Maharashtra 31-Mar-15 31-Mar-16   Bank of India 31-Mar-15 31-Mar-16   Bank of Maharashtra 31-Mar-16 31-Mar-16	Name of debenture holdersAllotmentpayment dateHDFC Trustee Company Ltd.06-Feb-15On maturity25-Apr-18Are HDFC Corporate Debt Opportunities Fund31-Mar-1531-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1531-Mar-1631-Mar-17Bank of Baroda31-Mar-1531-Mar-1631-Mar-17Bank of India31-Mar-1531-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1631-Mar-17	Name of debenture holdersDate of AllotmentLast Interest payment datePrincipal Payment DateHDFC Trustee Company Ltd. A/c HDFC Corporate Debt Opportunities Fund Bank of Maharashtra06-Feb-15On maturity25-Apr-1831-Mar-1531-Mar-1631-Mar-1631-Mar-17Bank of Biroda31-Mar-1531-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1531-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1631-Mar-17Bank of Maharashtra31-Mar-1631-Mar-17	Name of debenture holdersDate of AllotmentLast Interest payment dateNext Interest payment datePrincipal Payment DatePrincipal Payment DateHDFC Trustee Company Ltd. Arc HDFC Corporate Debt Opportunities Fund Bank of Maharashtra06-Feb-15On maturity25-Apr-1825-Apr-1825-Apr-1831-Mar-15 Bank of India31-Mar-15 31-Mar-1531-Mar-16 31-Mar-1631-Mar-17 31-Mar-1731-Mar-20 31-Mar-17Bank of Maharashtra31-Mar-16 31-Mar-1631-Mar-17 31-Mar-1631-Mar-17 31-Mar-1731-Mar-22 31-Mar-23		

