



LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2021-22/66

Date: February 12, 2022

To,
The Manager
Department of Corporate Services,
BSE Limited, 25th Floor,
P J Towers, Dalal Street,
Fort, Mumbai – 400 001 (Maharashtra)

ISIN: INE06WU07015

Scrip Code: 959758

ISIN: INE06WU07023

Scrip Code: 960008

ISIN: INE06WU07031

Scrip Code: 960276

Sub.: Regulation 51 (2) read with Part B of Schedule III and Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements Regulations, 2015.

Dear Sir/Ma'am,

This is to inform you that pursuant to the provisions of Regulation 51 (2) read with Part B of Schedule III and Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors of Laxmi India Finleasecap Private Limited ("Company") at their meeting held on February 12, 2022, inter-alia, approved the Unaudited Financial Results for the quarter & half year ended on **September 30, 2021** along with the statement of assets & liabilities and statement of cash flows and limited review report prepared by M/s A. Bafna & Co., Chartered Accountants, Statutory Auditors of the Company thereon.

There is delay in submission of financial results for the quarter & half year ended on September 30, 2021 due to first time implementation of IND-AS for the financial year ended March 31, 2021.

Pursuant to the provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended) ("LODR"), please find enclosed herewith the following documents/details for your perusal and records:

- i) Unaudited Financial Results for the half year and quarter ended on **September 30, 2021** along with the statement of assets & liabilities and statement of cash flows pursuant to Regulation 52 of the LODR along with Limited Review Report issued by Statutory Auditors of the Company;
- ii) Disclosures/line items pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- iii) Declaration pursuant to Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- iv) Disclosure for Asset Cover pursuant to Regulation 54 of the LODR.
- v) Approved the limit of an amount not exceeding Rs. 100,00,00,000/- (Rupees Hundred Crores Only) in aggregate for issuance of Non- Convertible Debentures on private placement basis, in one or more tranches subject to approval of the shareholders;



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



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CIN: U65929RJ1996PTC073074



LAXMI INDIA FINLEASECAP PRIVATE LIMITED



The above said Board Meeting commenced at 12.00 P.M. and concluded at 02.10 P.M.

We request you to kindly take on record the aforesaid information.

Thanking you,

Yours faithfully,

For Laxmi India Finleasecap Private Limited

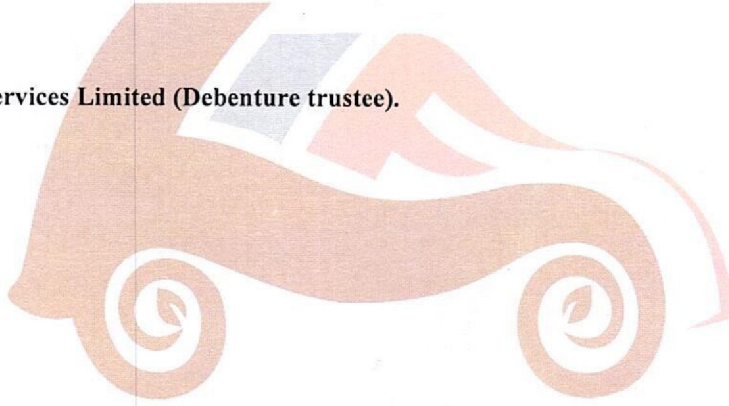



Gajendra Singh Shekhawat
Company Secretary & Compliance Officer
M. No.: A47095

Encl.: A/a

CC:

1. IDBI Trusteeship Services Limited (Debenture trustee).



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Independent Auditor's Limited Review Report on Unaudited Quarterly and Half year ended Financial Results of Laxmi India Finleasecap Private Limited under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

**To The Board of Directors of
Laxmi India Finleasecap Private Limited**

1. We have reviewed the accompanying Statement of unaudited Financial Results of Laxmi India Finleasecap Private Limited ('the Company') for the Quarter ended 30th September 2021 and half year ended 30th September 2021 ("the statement") being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ("the SEBI")(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to issue a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the recognition and measurement principles laid down in aforesaid Ind AS and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of regulation 52 of the Listing regulation, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement.



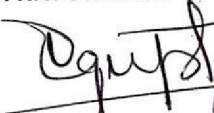


5. We draw attention to Note 7 of the Statement with respect to the management's evaluation of COVID-19 pandemic impact on the future performance of the Company. This assessment and outcome of the pandemic is made by management and is highly dependent on the circumstances as they evolve in the subsequent periods. Our conclusion is not modified in respect of this matter.

Other matters

6. Figures for the Quarter ended 30th June 2021 and 30th September 2020 have been prepared by the management and have not been subjected to review / audit by us and hence we do not express any conclusion / opinion thereon.
7. As described in Note 3 of the statement the figures for the quarter ended 30th September, 2021 are the balancing figures between figures in respect of the half year ended 30th September, 2021 and the year-to-date figures for the quarter ended 30th June, 2021 which have not been subjected to limited review / audit.

For A Bafna & Company
Chartered Accountants
FRN: 003660C


(CA Vivek Gupta)
Partner

M.No.: 400543

UDIN: 22400543ABOHPV2325



Date: 12th February 2022

Place: Jaipur

Laxmi India Finleasecap Private Limited

CIN: U65929RJ1996PTC073074

Regd Office : 2, DFL, Gopinath Marg, M.I. Road, Jaipur, 302001- Rajasthan, India

Email Id: info@lifc.in

website: www.lifc.co.in

Ph. No. 0141-4031166, 4033635

Statement of Asset and Liabilities as on Sep 30, 2021

(₹ in lakhs)

Particulars	As at Sep 30, 2021 (Unaudited)	As at Mar 31, 2021 (Audited)
I. ASSETS		
(1) Financial Assets		
(a) Cash and Cash Equivalents	1,532.86	5,218.23
(b) Bank balance other than Cash and cash equivalents	1,284.17	1,286.47
(c) Loans	42,913.56	41,537.23
(d) Investments	2,031.21	101.22
(e) Other Financial Asset	2,336.64	2,281.51
Total Financial Assets	50,098.44	50,424.66
(2) Non-financial Assets		
(a) Deferred tax Assets (Net)	-	70.73
(b) Property, Plant and Equipment	521.08	520.38
(c) Intangible Assets under development	7.50	3.85
(d) Other Intangible Assets	11.81	4.24
(e) Other non-financial assets	148.41	149.46
Total Non-financial Assets	688.80	748.66
Total Assets	50,787.24	51,173.32
II. LIABILITIES AND EQUITY		
Liabilities		
(1) Financial Liabilities		
(a) Debt Securities	3,401.21	3,926.29
(b) Borrowings (Other than Debt Securities)	33,587.88	35,172.71
(c) Other Financial Liabilities	2,303.34	1,764.45
Total Financial Liabilities	39,292.43	40,863.45
(2) Non- Financial Liabilities		
(a) Provisions	75.32	289.74
(b) Other non-financial liabilities	56.81	53.58
(c) Deferred tax liabilities (Net)	43.49	-
Total Non- Financial Liabilities	175.62	343.32
Total liabilities	39,468.05	41,206.77
(3) Equity		
(a) Equity Share capital	1,493.78	1,431.28
(b) Other Equity	9,825.41	8,535.27
Total Equity	11,319.19	9,966.55
Total Equity and Liabilities	50,787.24	51,173.32

For and on Behalf of the Board of Directors of
Laxmi India Finleasecap Private Limited

Place: Jaipur
Date: Feb 12, 2022



(Signature)

Deepak Baid
Managing Director
DIN: 03373264



Laxmi India Finleasecap Private Limited

CIN: U65929RJ1996PTC073074

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Statement of Profit and Loss for the half year and quarter ended on Sep 30, 2021

(₹ in lakhs)

Particulars	Quarter ended Sept 30, 2021 (Unaudited)	Quarter ended Jun 30, 2021 (Unaudited)	Half Year ended Sept 30, 2021 (Unaudited)	Half Year ended Sept 30, 2020 (Unaudited)	Year ended Mar 31, 2021 (Audited)
Revenue from Operations					
Interest Income	1,995.58	2,722.21	4,717.79	4,071.20	8,750.31
Fees and commission Income	48.99	38.60	87.60	6.30	106.62
Net Gain/(Loss) On Fair Value Changes	21.41	24.21	45.61	10.23	19.97
I Total Revenue from Operations	2,065.98	2,785.02	4,851.00	4,087.73	8,876.90
II Other Income	4.04	0.13	4.16	0.05	0.70
III Total Income (I+II)	2,070.02	2,785.15	4,855.16	4,087.78	8,877.60
IV Expenses:					
Finance Costs	1,208.57	1,287.92	2,496.48	2,465.49	4,950.54
Impairment on financial instruments	(46.60)	54.69	8.08	577.69	160.56
Employee Benefits Expense	450.22	426.54	876.77	487.88	1,292.88
Commission Expenses	12.90	4.98	17.88	(11.67)	4.67
Depreciation & Amortisation Expense	20.61	18.76	39.37	42.71	90.43
Other Expenses	163.25	99.06	262.34	213.07	603.48
Total Expenses (IV)	1,808.95	1,891.95	3,700.92	3,775.17	7,102.56
V Profit/(Loss) before Exceptional Items & Tax (III-IV)	261.07	893.20	1,154.24	312.61	1,775.04
VI Exceptional Items	-	-	-	-	-
VII Profit/(Loss) Before Tax (V-VI)	261.07	893.20	1,154.24	312.61	1,775.04
VIII Tax Expense:					
Current Tax	81.59	107.14	188.73	242.99	429.82
Deferred Tax	(15.91)	129.64	113.73	(162.15)	5.88
Income Tax for Earlier Year	-	-	-	-	290.37
Total Tax Expenses (VIII)	65.68	236.78	302.46	80.84	726.07
IX Profit/(loss) for the year (VII-VIII)	195.39	656.42	851.78	231.77	1,048.97
X Other Comprehensive Income					
(A) Items that will not be reclassified to profit or loss					
- Remeasurement Gains/(Losses) on Defined Benefit Plans	0.94	1.00	1.95	-	13.29
- Income tax on above	(0.24)	(0.25)	(0.49)	-	(3.35)
Subtotal(A)	0.70	0.75	1.46	-	9.94
(B) Items that will be reclassified to profit or loss	-	-	-	-	-
Subtotal(B)	-	-	-	-	-
XI Total Other Comprehensive Income for the year (A+B)	0.70	0.75	1.46	-	9.94
XII Total Comprehensive Income for the year (IX+XI)	196.09	657.17	853.24	231.77	1,058.91
XIII Earnings per Equity Share:*					
Basic (in ₹)	1.35	4.59	5.92	1.69	7.51
Diluted (in ₹)	1.35	4.59	5.92	1.69	7.51
Nominal Value of Equity Shares	10.00	10.00	10.00	10.00	10.00

* Not annualized for the quarter and half year ended Sep 30 2021, Jun 30 2021 and Sep 30, 2020

For and on Behalf of the Board
Laxmi India Finleasecap Private Limited

Place: Jaipur
Date: Feb 12, 2022





 Deepak Baid
 Managing Director
 DIN: 03373264

Statement of Cashflows for the half year ended on Sep 30, 2021

Particulars	Half Year ended 30th September 2021	
A. Cash Flow from Operating Activity		
Profit before tax		1,154.25
Adjustments for:		
Depreciation, Amortisation & Impairment	39.37	
Fair Value change of Investments	(5.06)	
Impairment on financial instruments	8.08	
Interest income on security deposit	-	
Finance Cost on Lease Liability	1.33	
Rent Concession due to COVID 19	-	
Gain on sale of Car	(4.01)	
Gain on Lease Derecognition	(0.09)	
Income on security deposit (rent)	(0.06)	
Interest income on fixed deposit	-	
		39.56
Operating profit before working capital changes		1,193.81
Adjustment for :		
(Increase)/decrease in Loans	(1,383.72)	
(Increase)/decrease in other financial assets	(55.13)	
(Increase)/decrease in Bank balance other than Cash and cash equivalents	2.30	
(Increase)/decrease in non financial assets	1.05	
Increase/(decrease) in other financial liabilities	535.21	
Increase/(decrease) in non financial liabilities	3.23	
Increase/(decrease) in provisions	14.01	
Total of changes in working capital		(883.05)
Cash generated from operations		310.76
Income Tax Paid		(415.93)
Net Cash from/(used in) Operating Activity (A)		(105.17)
B. Cash Flow from Investing Activity		
Deletion / (Addition) in property, plant and equipment and intangible assets(including in progress assets)		(37.78)
Deletion / (Addition) in Investments		(1,924.93)
Net Cash Flow from/(used in) Investing Activity (B)		(1,962.71)
C. Cash Flow from Financing Activity		
Issue of equity shares		62.50
Share Premium on issue of equity shares		437.50
Expenses on Share Issues		(0.60)
Proceeds from borrowings		-
Proceeds from / (Repayment of) Borrowings		(1,584.83)
Proceeds from / (Repayment of) debt securities		(525.08)
Payment of Lease Liabilities		(6.98)
Net Cash Flow from Financing Activity (C)		(1,617.49)
Net increase in cash and cash equivalents (A+B+C)		(3,685.37)
Cash and cash equivalents at the beginning of the year		5,218.23
Cash and cash equivalents at the close of the year		1,532.86
Net increase in cash and cash equivalents		(3,685.37)

Cash and Cash Equivalent includes:-

Particulars	(₹ in lakhs)	
	As on Sep 30, 2021	As on Mar 31, 2021
Cash in hand	124.67	357.67
Balances with Bank	1,408.19	4,860.56
Total	1,532.86	5,218.23

Note: The above Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows'.

For and on Behalf of the Board of Directors of
Laxmi India Finleasecap Private Limited

Place: Jaipur
 Date: Feb 12, 2022

Deepak Baid
 Managing Director
 DIN: 03373264



Laxmi India Finleasecap Private Limited

CIN: U65929RJ1996PTC073074

Regd Office : 2, DFL, Gopinath Marg, M.I. Road, Jaipur, 302001- Rajasthan, India

Email Id: info@lifc.in

website: www.lifc.co.in

Ph. No. 0141-4031166, 4033635

Notes:

1. Laxmi India Finleasecap Private Limited (the "Company") is a Systemically important non-deposit taking Non-banking financial Company ('NBFC') as defined under Section 45-IA of the Reserve Bank of India (RBI) act, 1934 as on Sep 30, 2021.
2. The company has prepared unaudited financial results (the "Statement") for the quarter and half year ended Sep 30, 2021 in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015) and the Accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
3. The above results have been reviewed by Audit Committee and approved by the Board of Directors at their meeting held on Feb 12, 2022, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the half year ended Sep 30, 2021 have been reviewed by the statutory Auditors of the Company. Results for quarter ended Sep 30, 2021 are balancing figures between such reviewed figures for half year ended Sep 30, 2021 and management certified figures for quarter ended Jun 30, 2021. Above results are being filed with the Bombay stock exchange ("BSE") and are also available on the Company's website www.lifc.co.in.

In compliance with Regulation 52 of the Securities Exchange Board of India{"SEBI"} (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the quarter and half year ended September 30, 2021 has been carried out by the Statutory Auditors. The figures for the quarter ended September 30, 2021 are the balancing figures between figures in respect of the half year ended September 30, 2021 and the year to date figures for the quarter ended June 30, 2021 which have not been subjected to limited review / audit.

As per SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated October 05, 2021, since the Company does not have the corresponding quarterly financial results for the quarter ended September 30, 2020 and corresponding cash flow statement for the half year ended September 2020, columns related to these corresponding figures for such quarter/ half year are not applicable and hence not disclosed.

4. The Company operates in a single reportable segment i.e. lending to retail customers having similar risks and returns for the purpose of Ind AS 108 on "Operating Segments". The Company operates in a single geographic segment i.e. domestic.



5. Other equity reserves include Statutory Reserve as per Section 45-IC of Reserve Bank of India Act,1934, Impairment Reserve, balance in securities premium and retained earnings.
6. In terms of Requirement as per RBI notification no. RBI/2019-20/170 DOR{NBFC}.CC.PD.NO,109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting standards, Non-banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset classification and provisioning (IRACP) norms (including provision on Standard Asset). Since Impairment allowances created by the company is higher than provision required under IRAC Norms, accordingly the company has not transferred any amount to impairment reserve during the period.
7. During the start of the FY21-22, India experienced the "second wave of Covid-19" and had resulted in re-imposition of regional lockdowns in various parts of the country. But, at the same time, the government has constantly build up capacity and has been administering vaccine to all ages above 18 years which has helped in controlling the Covid-19 cases to a great extent. Vaccination to ages between 15-18 years has also been started along with third precaution (Booster) dose of the Covid-19 vaccine to healthcare workers, frontline workers and those aged 60 and above with comorbidities from Jan, 22.

Currently, the country is experiencing "Third wave of Covid-19". In this third surge of COVID-19, the country is currently not witnessing severe illness and deaths due to high vaccination uptake. The extent to which COVID-19 pandemic will impact the Company's provision on assets is dependent on the future developments which are highly uncertain. There is high level of uncertainty about future developments of this pandemic and the time required for things to get normal. The impact of the global health pandemic may be different from that estimated at the date of approval of these standalone financial results and the Company will continue to closely monitor any material changes to future economic conditions

Estimates and associated assumptions applied in preparing these financial results, especially for determining the impairment allowance for the Company's financial assets (Loans), are based on historical experience and other emerging/ forward looking factors on account of the pandemic. The Company believes that the factors considered are reasonable under the current circumstances. Given the dynamic and evolving nature of the pandemic situation, these estimates are subject to uncertainty and maybe affected by severity and duration of the pandemic. The impact on the company's operations and financial position, including the credit quality and requirement of provisioning, is uncertain and will depend on the pace of economic activities returning to normalcy. The company will continue to closely monitor any material changes to the future economic/regulatory conditions. In the event the impacts are more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of financial assets, the financial position and performance of the Company.

8. In accordance with Reserve Bank of India guidelines relating to CoVID-19 Regulatory package dated March 27, 2020 April 17, 2020 and May 23, 2020, the Company had offered moratorium on the payment of all instalments and/or interest, as applicable, falling due between March 1, 2020 to August 31, 2020 to all eligible borrowers.



9. Disclosure as required under RBI notification no.RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6,2020 on "Micro, Small and Medium Enterprises (MSME) sector - Restructuring of Advances"

Particulars	As on Sep 30, 2021	As on Mar 31, 2021	As on Sep 30, 2020
No. of accounts restructured	1	-	-
Amount (₹ in Lacs)	2.89	-	-

10. Disclosure as required under RBI notification no. RBI/2020-21/16/DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6,2020 on "Resolution Framework for COVID-19-related Stress":

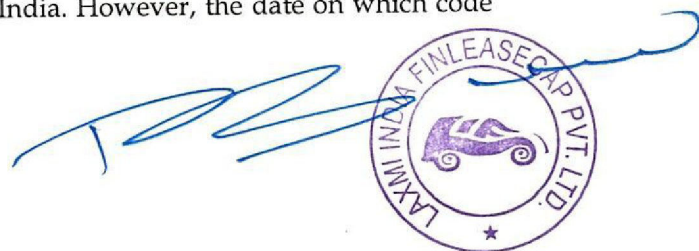
Type of borrower (A)	(A) No's of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Addl. funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

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

11. Disclosure as per format prescribed under notification no. RBI/2021-22/31 DOR.STR.REC. 11/21.04.048/2021-2022 Dated May 5, 2021 for the half year ended September 30, 2021 for the restructured loans are given Below:

Sr No	Particulars	Individual Borrowers		Small Business
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolutions process	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-
(C)	Exposure to accounts mentioned at (B) before Implementation of the plan (amount)	-	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in Provision on account of the implementation of the resolution plan (amount)	-	-	-

12. The code on Social Security, 2020 ['Code'] relating to the employee benefits during the employment and post-employment benefits received Presidential assent in September 2020, the code has been published in Gazette of India. However, the date on which code



will come into effect has not been notified and the final rules/interpretation have not yet been issued. The company will assess the impact of the code when it comes into effect and will record any related impact in the period the code becomes effective.

13. The Secured listed Non-Convertible Debentures of the Company are secured by first and exclusive charge on receivables of the Company by way of hypothecation to the extent of minimum 100% times of the amount outstanding. Further, the Company has maintained asset cover as stated in the offer document which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
14. The Company is not a large corporate as per the criteria given under SEBI circular SEB/HO/DDHS/CIR/P/2018/144 dated November 26,2018 and hence the disclosure in respect of said circular is not applicable.
15. Interest Income is inclusive of Unrealized Gain/(loss) Booked on DA Assignment done by the company. Impact of Such unrecognized Gain/(loss) on Profit & Loss and Balance Sheet is as follows;

Particulars	Quarter ended Sep 30, 2021	Quarter ended Jun 30, 2021	Half Year ended Sep 30, 2021	Year ended Mar 31, 2021
Impact Over Profit and Loss				
Increase/(Decrease) in Revenue	(12.81)	623.92	611.11	442.96
Increase/(Decrease) in Deferred Tax Expenses	(3.22)	157.03	153.8	111.48

16. The figures for the previous periods have been regrouped/ rearranged wherever necessary to conform to current period presentation.

For and on behalf of Board of Directors of
LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Place: Jaipur
Date : Feb 12, 2022



DEEPAK BAID
Managing Director



LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2021-22/67
Date: February 12, 2022

To,
The Manager
Department of Corporate Services,
BSE Limited, 25th Floor,
P J Towers, Dalal Street,
Fort, Mumbai – 400 001 (Maharashtra)

ISIN: INE06WU07015 Scrip Code: 959758
ISIN: INE06WU07023 Scrip Code: 960008
ISIN: INE06WU07031 Scrip Code: 960276

Sub: Submission of statement under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and half year ended as on September 30, 2021.

Dear Sir/Ma'am,

This is to inform you that the details /information/ documents as required to be given pursuant to the provisions of the Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, are given in the enclosure.

We request you to kindly take on record the aforesaid information.

Thanking You,

Yours faithfully

For Laxmi India Finleasecap Private Limited

Gajendra Singh Shekhawat*
Company Secretary & Compliance Officer
M. No.: A47095



Encl.: A/a



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



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CIN: U65929RJ1996PTC073074

Information required under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and half year ended on Sep 30, 2021:

S. N.	Particulars	Details
a.	Debt Equity Ratio: Debt [including interest accrued but not due] / Equity [paid up share capital and reserve and surplus](Net of Deferred Expenditure and Intangible Assets)	3.27
b.	Debt service coverage ratio	Not Applicable
c.	Interest service coverage ratio	Not Applicable
d.	Outstanding redeemable preference shares (quantity and value)	Not Applicable
e.	Capital redemption reserve/Debenture Redemption Reserve	Not Applicable (According to Rule 18(7)(b)(iv)(A) of the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve (DRR) is required to be created in the case of privately placed debentures issued by the Company)
f.	Net worth (Rs. In Lacs) : (Equity share capital + other equity - deferred tax assets- deferred expenses- intangible assets)	11283.87
g.	Net Profit after tax (including OCI net of tax) (Rs. In Lacs) <ul style="list-style-type: none"> • Quarter ended Sep 30, 2021 • Half year ended Sep 30, 2021 	196.09 853.24
h.	Earnings per share of Rs 10/- each a. Basic Earning per Share <ul style="list-style-type: none"> • Quarter ended Sep 30, 2021 • Half year ended Sep 30, 2021 b. Diluted Earning per Share <ul style="list-style-type: none"> • Quarter ended Sep 30, 2021 • Half year ended Sep 30, 2021 	1.35 5.92 1.35 5.92
i.	Current Ratio	Not Applicable
j.	Long term debt to working capital	Not Applicable
k.	Bad debts to Account receivable ratio	Not Applicable
l.	Current liability ratio	Not Applicable
m.	Total debts to total assets (in %)	72.83%
n.	Debtor's turnover	Not Applicable
o.	Inventory turnover	Not Applicable
k.	Operating margin (%)	Not Applicable
q.	Net profit margin (%)	Not Applicable
r.	Sector specific equivalent ratios:	



a. Gross Stage-3 Asset(%)	3.15%
b. Net Stage-3 Asset(%)	2.76%
c. CRAR(%)	22.47%
d. Liquidity Coverage Ratio:	Not Applicable

For and on behalf of the Board of Directors of
Laxmi India Finleasecap Private Limited

Deepak Baid
Managing Director
DIN: 03373264

Place: Jaipur
Date: Feb 12, 2022



Annexure A

Rs. in lacs

ISIN	Outstanding as on September 30, 2021	Previous due date for repayment of principal	Previous due date for payment of interest	Whether the previous interest payment had been paid or not	Next due date and amount of interest and principal			
					Principal		Interest/Premium	
					Date	Amount	Date	Amount
INE06WU07015	333.33	April 14, 2021 July 14, 2021	April 14, 2021 July 14, 2021	Paid	October 14, 2021	41.67	October 14, 2021	9.66
INE06WU07023	1000.00	- -	June 01, 2021 September 01, 2021	Paid	-	-	December 01, 2021	28.67
INE06WU07031	500.00	- -	May 19, 2021 August 19, 2021	Paid	-	-	November 19, 2021	14.80
INE06WU07049	1555.52	April 30, 2021 May 31, 2021 June 30, 2021 July 31, 2021 August 31, 2021 September 30, 2021	April 30, 2021 May 31, 2021 June 30, 2021 July 31, 2021 August 31, 2021 September 30, 2021	Paid	October 31, 2021 November 30, 2021 December 31, 2021	74.08 74.08 74.08	October 31, 2021 November 30, 2021 December 31, 2021	18.17 16.74 16.44





LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2021-22/69
Date: February 12, 2022

To,
The Manager
Department of Corporate Services,
BSE Limited, 25th Floor,
P J Towers, Dalal Street,
Fort, Mumbai – 400 001 (Maharashtra)

ISIN: INE06WU07015 Scrip Code: 959758
ISIN: INE06WU07023 Scrip Code: 960008
ISIN: INE06WU07031 Scrip Code: 960276

Sub: Submission of statement under Regulation 52(7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Ma'am,

This is to inform you that the proceeds of the issue of Non-Convertible Debentures (NCDs) for the quarter and half year ended on September 30, 2021, has been utilized for the purpose/objects as mentioned in the offer document/ Disclosure Documents and there are no material deviations in the utilizations of such proceeds.

We request you to kindly take on record the aforesaid information.

Thanking You,

Yours Faithfully

For Laxmi India Finleasecap Private Limited



Gajendra Singh Shekhawat ★
Company Secretary & Compliance Officer
M. No.: A47095



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



0141-4031166, 4033635



info@lifc.in



www.lifc.co.in



CIN: U65929RJ1996PTC073074



LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2021-22/68

Date: February 12, 2022

To,
The Manager
Department of Corporate Services,
BSE Limited, 25th Floor,
P J Towers, Dalal Street,
Fort, Mumbai – 400 001 (Maharashtra)

ISIN: INE06WU07015 Scrip Code: 959758
ISIN: INE06WU07023 Scrip Code: 960008
ISIN: INE06WU07031 Scrip Code: 960276

Sub: Disclosure under Regulation 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Ma'am,

Pursuant to Regulation 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that all the listed Secured Non- Convertible Debentures issued by the Company and outstanding as on September 30, 2021 are secured to the extent as specified in **Annexure- A**.

We request you to kindly take on record the aforesaid information.

Thanking You,

For Laxmi India FinleaseCap Private Limited



Gajendra Singh Shekhawat
Company Secretary & Compliance Officer
M. No.: A47095



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



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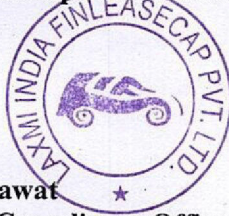
CIN: U65929RJ1996PTC073074

Annexure- A

ISIN	Scrip Code	Extent and nature of security created and maintained
INE06WU07015	959758	First ranking exclusive continuing charge by way of hypothecation in favour of the Debenture Trustee on such amount of receivable, the value of such receivables is at least 1.20 times or 120.00 % of the value of Outstanding Principal Amounts.
INE06WU07023	960008	First ranking exclusive continuing charge by way of hypothecation in favour of the Debenture Trustee on such amount of receivable, the value of such receivables is at least 1.20 times or 120.00 % of the value of Outstanding Principal Amounts.
INE06WU07031	960276	First ranking exclusive continuing charge by way of hypothecation in favour of the Debenture Trustee on such amount of receivable, the value of such receivables is at least 1.10 times or 110.00 % of the value of Outstanding Principal Amounts.

For Laxmi India Finleasecap Private Limited

Gajendra



Gajendra Singh Shekhawat
Company Secretary & Compliance Officer
M. No.: A47095