



LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2022-23/14

Date: May 06, 2022

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001 (Maharashtra)

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

Subject: Outcome of Board Meeting held on Friday, May 06, 2022

Ref: Regulation 51 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Ma'am,

Pursuant to the provisions of the Regulation 51, 52 and other applicable provisions read with part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), we wish to inform you that the Board of Directors of the Company ("Board") at their Meeting held on **Friday, May 06, 2022** has *inter-alia* transacted the following:

1. Approved the Audited Financial Results of the Company for the quarter and year ended on March 31, 2022 along with Statement of Assets and Liabilities as on March 31, 2022 and Statement of Cash Flows for the Financial Year ended on March 31, 2022 and took on record the Auditor's Report thereon enclosed herewith.


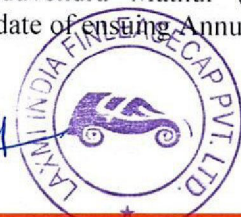
The declaration in respect of Audit report with unmodified opinion on the Audited Financial Results for the quarter and year ended on March 31, 2022 in accordance with Regulation 52(3) (a) of SEBI LODR is also enclosed herewith.

Disclosures/ Information for the quarter and year ended on March 31, 2022 as required in accordance with Regulation 52(4), 54 and other applicable regulations of SEBI LODR are enclosed with Financial Results.

2. Approved the issuance of Non-Convertible Debentures ("NCDs) on private placement basis under section 42 and 71 of the Companies Act, 2013 for an amount not exceeding Rs. 100,00,00,000/- (Rupees One Hundred Crores Only) up to a period of one year from the date of passing Special Resolution in one or more tranches subject to approval of shareholders at the ensuing Annual general meeting.

3. Approved the appointment of M/s V. M. & Associates, Company Secretaries (FRN: P1984RJ039200), as Secretarial Auditor of the company for the Financial Year 2022-23.

4. Approved appointment of Mr. Yaduvendra Mathur (DIN: 00307650) as Additional Director (Independent) of the Company upto the date of ensuing Annual General Meeting;



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



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CIN: U65929RJ1996PTC073074

5. Approved the change in designation of Mrs. Prem Devi Baid (DIN: 0774922) as Executive Director of the Company from Non-Executive Director.

The above said Board Meeting commenced at 3:10 P.M. and concluded at 6:40 P.M.

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

Thanking You,

For Laxmi India Finleasecap Private Limited

Gajendra Singh Shekhawat


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

Encl.: A/a

CC:

1. IDBI Trusteeship Services Limited (Debenture trustee).

Brief Profile of Mr. Yaduvendra Mathur (DIN: 00307650)

Name of the Director	Mr. Yaduvendra Mathur
DIN	00307650
Date of Birth	09/11/1959
Nationality	Indian
Age	62
Date of first Appointment on the Board	NA
Relationship with Directors, members and Key Managerial Personnel	Not related to Directors, members and Key Managerial Personnel
Expertise in specific functional area	Expertise in functional area of the company business.
Qualification(s)	MBA
The number of Meetings of the Board attended during the year 2021-22	He was not on the board during the year.
Board Membership of other listed Companies as on March 31, 2022	1
Number of equity shares held in the Company as at March 31, 2022	He is not holding equity shares held in the Company as at March 31, 2022
Chairmanships/Memberships of the Committees of other companies	1
Brief Profile	<p>Mr. Yaduvendra Mathur is an Indian Administrative Service Officer of the 1986 batch who retired on 30 Nov 2019 from the rank of Secretary to Government of India. After a degree in Economics and an MBA in Finance, Mr. Yaduvendra Mathur worked with a Tata Company (Associated Cement Companies 1982-1984) before joining the IAS in 1986, topping his batch. As Chairman and Managing Director of Exim Bank (2014-17) he was part of the initiative of Prime Minister to promote project exports from India by engaging friendly nations through concessional Lines of Credit extended by the Bank. From Feb 2017 till his retirement, he was heading the Knowledge and Infrastructure Verticals of NITI Aayog as Special Secretary.</p>

Yaduvendra



Brief Profile of Mrs. Prem Devi Baid (DIN: 00774922)

Name of the Director	Mrs. Prem Devi Baid
DIN	00774922
Date of Birth	02/02/1950
Nationality	Indian
Age	71
Date of first Appointment on the Board	February 04, 2011
Relationship with Directors, members and Key Managerial Personnel	Relative of Mr. Deepak Baid (Son) and Mrs. Aneesha Baid (Daughter in Law)
Expertise in specific functional area	Expertise in functional area of the company business.
Qualification(s)	B.Com
The number of Meetings of the Board attended during the year 2021-22	6
Board Membership of other listed Companies as on March 31, 2022	NIL
Number of equity shares held in the Company as at March 31, 2022	707135
Chairmanships/Memberships of the Committees of other companies	NIL
Brief Profile	Mrs. Prem Devi Baid (born on February 2, 1950) mother of Mr. Deepak Baid, Director of the company since 2011, is an Entrepreneur and Businesswoman. For two decades, she contributed to several family companies in India in various positions. She is Co-founder & promoter of a trading company namely Prem Dealers Pvt. Ltd.





LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2022-23/15

Date: May 06, 2022

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001 (Maharashtra)

ISIN: INE06WU07015

Scrip Code: 959758

ISIN: INE06WU07023

Scrip Code: 960008

ISIN: INE06WU07031

Scrip Code: 960276

Sub: Declaration under Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Ma'am,

Pursuant to Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby declare that M/s A. Bafna & Co., (FRN:003660C) Chartered Accountants, Statutory Auditors of the Company, have issued an audit report with unmodified opinion on the Audited financial results of the Company for the quarter and year ended on **March 31, 2022**.

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

Thanking You,

For Laxmi India Finleasecap Private Limited

Deepak Baid
Managing Director
DIN-03373264



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



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CIN: U65929RJ1996PTC073074



Independent Auditor's Report on Annual Standalone Financial Results and Review of Quarterly Financial Results of Laxmi India Finleasecap Private Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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

Report on the audit of Standalone Annual Financial Results

Opinion

We have audited the Financial Results of Laxmi India Finleasecap Private Limited (the "Company") for the year and quarter ended Mar 31, 2022, (the "Statement"), being submitted by the Company pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 (the 'Listing Regulations, 2015') as amended (Listing regulations).

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 read with Regulation 63(2) of the Listing Regulations in this regard; and
- b. gives a true and fair view in conformity with recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS"), RBI guidelines and other accounting principles accepted in India, of the profit and other comprehensive income and other financial information of the Company for the quarter and year ended Mar 31, 2022.

Basis of Opinion

1. We conducted our audit in accordance with Standard on Auditing specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in paragraph (a) of Auditor's Responsibilities section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Standalone Financial Results for the year ended Mar 31, 2022, under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.





Emphasis of Matter

We invite attention to Note No. 8 to the financial results regarding uncertainties associated with the COVID-19 pandemic and impact assessment made by the company on its business and financial statements for the year ended Mar 31, 2022, the said assessment made by the management is highly dependent upon how the circumstances evolve in subsequent periods.

Our Opinion is not modified on the above matters.

Management's and Board of Director's Responsibilities for the Standalone Annual Financial Results

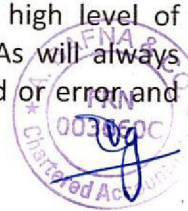
This Statement which includes the Standalone Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Standalone Financial Results for the year ended Mar 31, 2022 has been compiled from the related audited standalone financial statements. This responsibility includes the preparation and presentation of the Standalone Financial Results for the quarter and year ended Mar 31, 2022 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Results, the Board of Directors are responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors of the Company are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and





are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the standalone financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone annual financial results, including the disclosures, and whether the standalone annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in





evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The statement includes the results for the quarter ended Mar 31, 2022 being the balancing figure between audited figures in respect of full financial year and published year to date figures upto the third quarter of the current financial year which were subjected to limited review by us.

Our report on the statement is not modified in respect of this matter.

For A Bafna & Company
Chartered Accountants
FRN: 003660C


(CA Vivek Gupta)
Partner



M.No: 400543

UDIN: 22400543A1NSNG4153

Date: May 6, 2022

Place: Jaipur

Laxmi India Finleasacp 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

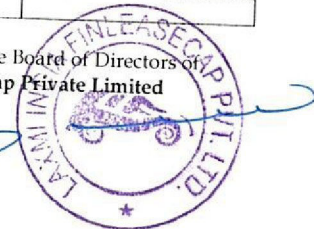
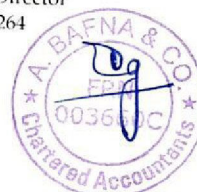
Balance Sheet as at Mar 31, 2022

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
(₹ in lakhs)		
I. ASSETS		
(1) Financial Assets		
(a) Cash and Cash Equivalents	4,687.97	5,218.23
(b) Bank balance other than Cash and cash equivalents	1,606.14	1,286.47
(c) Loans	44,623.05	41,537.23
(d) Investments	2,034.65	101.22
(e) Other Financial Asset	2,189.20	2,281.51
Total Financial Assets	55,141.01	50,424.66
(2) Non-financial Assets		
(a) Deferred tax Assets (Net)	-	70.73
(b) Current tax Assets (Net)	157.05	22.50
(c) Property, Plant and Equipment	603.15	520.38
(d) Intangible Assets under development	10.77	3.85
(e) Other Intangible Assets	8.81	4.24
(f) Other non-financial assets	77.99	126.96
Total Non-financial Assets	857.77	748.66
Total Assets	55,998.78	51,173.32
II. LIABILITIES AND EQUITY		
Liabilities		
(1) Financial Liabilities		
(a) Debt Securities	2,878.86	3,926.29
(b) Borrowings (Other than Debt Securities)	38,334.75	35,172.71
(c) Other Financial Liabilities	-	-
- total outstanding dues of micro enterprises and small enterprises	2.98	-
- total outstanding dues of creditors other than micro enterprises and small enterorises	1,717.30	1,764.45
Total Financial Liabilities	42,933.89	40,863.45
(2) Non- Financial Liabilities		
(a) Deferred Tax Liabilities(Net)	157.25	-
(b) Current Tax liabilities (Net)	6.38	254.26
(c) Provisions	85.65	35.48
(d) Other non-financial liabilities	73.52	53.58
Total Non- Financial Liabilities	322.80	343.32
Total liabilities	43,256.69	41,206.77
(3) Equity		
(a) Equity Share capital	1,589.02	1,431.28
(b) Other Equity	11,153.07	8,535.27
Total Equity	12,742.09	9,966.55
Total Equity and Liabilities	55,998.78	51,173.32

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

Deepak Baid
 Managing Director
 DIN: 03373264

Place: Jaipur
 Date : May 6, 2022



Laxmi India Finleasecap Private Limited

CIN: U63929RJ1996PTC073074

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 Profit and Loss for the year and quarter ended on Mar 31, 2022

		(₹ in lakhs)				
Particulars	For Quarter ended 31st March, 2022	For Quarter ended 31st Dec, 2021	For Quarter ended 31st March, 2021	Year ended 31st March, 2022	Year ended 31st March, 2021	
Revenue from Operations						
Interest Income						
Fees and commission Income	2,612.86	2,198.65	2,660.76	9,529.29	8,750.31	
Net Gain/(Loss) On Fair Value Changes	63.74	52.82	79.99	204.16	106.62	
Total Revenue from Operations	6.55	29.92	(0.09)	82.09	19.97	
Other Income	2,683.15	2,281.39	2,740.66	9,815.54	8,876.90	
Total Income (I+II)	0.92	0.03	0.16	5.11	0.70	
Expenses:						
Finance Costs						
Impairment on financial instruments	1,266.70	1,223.54	1,324.29	4,986.72	4,950.54	
Employee Benefits Expense	45.83	(6.78)	(255.20)	47.13	160.56	
Depreciation & Amortisation Expense	549.92	551.71	494.19	1,978.40	1,292.88	
Other Expenses	25.25	23.72	24.46	88.34	90.43	
Total Expenses (IV)	2,807.71	181.49	207.14	742.42	608.15	
Profit/(Loss) before Exceptional Items & Tax (III-IV)	2,168.41	1,973.68	1,794.88	7,843.01	7,102.56	
Exceptional Items						
Profit/(Loss) Before Tax (V-VI)	515.66	307.74	945.94	1,977.64	1,775.04	
Tax Expense:						
Current Tax	515.66	307.74	945.94	1,977.64	1,775.04	
Deferred Tax	(27.72)	103.94	72.16	264.95	429.82	
Income Tax for Earlier Year	136.01	(19.08)	154.87	230.66	5.88	
Total Tax Expenses (VIII)	(0.29)	(6.15)	290.37	(6.44)	290.37	
Profit/(loss) for the year (VII-VIII)	108.00	78.71	517.40	489.17	726.07	
Other Comprehensive Income						
(A) Items that will not be reclassified to profit or loss						
- Remeasurement Gains/(Losses) on Defined Benefit Plans	(16.22)	3.62	13.29	(10.66)	13.29	
- Income tax on above	4.08	(0.91)	(3.35)	2.68	(3.35)	
Subtotal(A)	(12.14)	2.71	9.95	(7.98)	9.94	
(B) Items that will be reclassified to profit or loss	-	-	-	-	-	
Subtotal(B)	-	-	-	-	-	
Total Other Comprehensive Income for the year (A+B)	(12.14)	2.71	9.95	(7.98)	9.94	
Total Comprehensive Income for the year (IX+XI)	395.52	231.74	438.49	1,480.49	1,058.91	
Earnings per Equity Share:*						
Basic (in ₹)						
Diluted (in ₹)	2.73	1.53	2.99	10.15	7.51	
Nominal Value of Equity Shares	2.73	1.53	2.99	10.15	7.51	
	10.00	10.00	10.00	10.00	10.00	

* Not annualized for the Quarter ended Mar 31, 2022; Dec 31, 2021 and March 31, 2021

Place: Jaipur
Date: May 6, 2022

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

Deepak Baird
Managing Director
DIN: 03373264



Laxmi India Finleaseap Private Limited

CIN: U65929RJ1996PTC073074

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Statement of Cashflows
for the year ended Mar 31, 2022

Particulars	(₹ in lakhs)	
	Year ended Mar 31, 2022	Year ended Mar 31, 2021
A. Cash Flow from Operating Activity		
Profit before tax		1,775.04
Adjustments for:		
Depreciation, Amortisation & Impairment	88.34	90.43
Fair Value change of Investments	(3.21)	(0.01)
Impairment on financial instruments	47.13	160.56
Finance Cost on Lease Liability	2.48	1.63
Rent Concession due to COVID 19	-	(0.59)
Interest income on Security deposit	(0.13)	(0.11)
Gain on Lease Liabilities	(0.97)	-
Gain/(Loss) on Disposal of Fixed Assets	(4.01)	-
Operating profit before working capital changes	129.63	251.91
Adjustment for:	2,107.27	2,026.95
(Increase)/decrease in Loans	(3,129.68)	(4,168.49)
(Increase)/decrease in other financial assets	92.31	(363.75)
(Increase)/decrease in Bank balance other than Cash and cash equivalents	(319.67)	1,506.58
(Increase)/decrease in non financial assets	(48.42)	81.90
Increase/(decrease) in other financial liabilities	(37.86)	970.50
Increase/(decrease) in non financial liabilities	19.94	(42.02)
Increase/(decrease) in provisions	36.25	18.51
Total of changes in working capital	(3,387.13)	(1,996.77)
Cash generated from operations	(1,279.86)	30.18
Income Tax Paid	(640.82)	(490.09)
Net Cash from/(used in) Operating Activity (A)	(1,920.68)	(459.91)
B. Cash Flow from Investing Activity		
Purchase/Sales of property, plant and equipment and intangible assets(including in progress assets)	(76.16)	(39.95)
Purchase/Sale of Investments	(1,930.22)	(101.21)
Net Cash Flow from/(used in) Investing Activity (B)	(2,006.38)	(141.16)
C. Cash Flow from Financing Activity		
Issue of equity shares	157.74	67.57
Share Premium on issue of equity shares	1,142.26	432.45
Proceeds from / (Repayment of) Borrowings	3,162.04	(1,086.06)
Proceeds from / (Repayment of) debt securities	(1,047.43)	3,926.29
Expenses related to Capital Issuance	(4.95)	-
Payment of Lease Liabilities	(12.86)	(10.16)
Net Cash Flow from Financing Activity (C)	3,396.80	3,330.08
Net increase in cash and cash equivalents (A+B+C)	(530.26)	2,729.01
Cash and cash equivalents at the beginning of the year	5,218.23	2,489.22
Cash and cash equivalents at the close of the year	4,687.97	5,218.23
	(530.26)	2,729.01

Cash and Cash Equivalent includes:-		(₹ in lakhs)	
Particulars		As at 31st March 2022	As at 31st March 2021
Cash in hand		88.62	357.67
Balances with Bank		4,599.35	4,860.56
Total		4,687.97	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 Finleaseap Private Limited

Deepak Baid
Managing Director
DIN: 03373264

Place: Jaipur
Date: May 6, 2022



Laxmi India Finleasecap Private Limited

CIN: U65929RJ1996PTC073074

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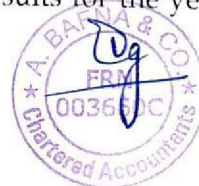
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Notes:

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 Mar 31, 2022.
2. The company has prepared audited financial results (the "Statement") for the quarter and Year ended Mar 31, 2022 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 May 6, 2022, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and year ended Mar 31, 2022 have been reviewed by the statutory Auditors of the Company. 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 year ended Mar 31, 2022 has been carried out by the Statutory Auditors. The figures for the quarter ended Mar 31, 2022 are the balancing figures between figures in respect of the nine month ended Dec 31, 2021 and the year to date figures for the year ended Mar 31, 2022. The figures for the quarter ended Mar 31, 2021 are the balancing figures between figures in respect of the nine month ended Dec 31, 2020 and the year to date figures for the half year ended Mar 31, 2021 which are not subject to limited review/audit.

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. Pursuant to the RBI circular dated 12 November 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications", the Company has aligned its definition of default from number of instalments outstanding approach to Days Past Due approach. On 15 February 2022, RBI allowed deferment till 30 September 2022 of Para 10 of this circular pertaining to upgradation of Non performing accounts. However, the Company has not opted for this deferment and such alignment does not have any significant impact on the financial results for the year ended Mar 31, 2022.



10. 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 Mar 31, 2022	As on Dec 31, 2021	As on Mar 31, 2021
No. of accounts restructured	0	1	-
Amount (₹ in Lacs)	0.00	2.89	-

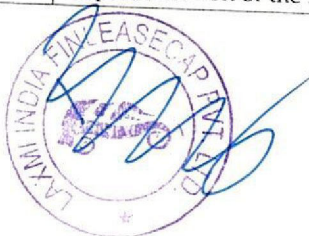
11. Disclosure as required under RBI notification no. RBI/2020-21/16/DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6,2020 on "Resolution Framework for COVID-19-related Stress":

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

12. 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 year ended Mar 31, 2022 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)	-	-	-



13. 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.
14. 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.
15. 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.
16. Disclosure pursuant to the RBI circular-RBI/DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated September 24, 2021, details of transfer through assignment in respect of loans not in default during the year ended Mar 31, 2022 :

Number of Loan Accounts assigned	1316 No's
Amount of Loan Accounts assigned (Rs. In 'Lacs')*	6,380.88
Number of Transactions	5,742.80
Weighted Average Maturity (Remaining)	638.08
Weighted Average Holding (After Origination)	74 Months approx
Retention of Beneficial Economic Interest (Average)	24 Months approx
Coverage of Tangible Security Coverage	100%
Rating wise Distribution of rated Loans	Unrated

The Company has not transferred any loan exposure through Securitization during Year ended Mar 31, 2022.

17. 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 Mar31, 2022	Quarter ended Dec 31, 2021	Quarter ended Mar 31, 2021	Year ended Mar 31, 2022	Year ended Mar 31, 2021
Impact Over Profit and Loss					
Increase/(Decrease) in Revenue	710.86	(28.21)	401.04	1293.76	442.96
Increase/(Decrease) in Deferred Tax Expenses	178.91	(7.10)	100.93	325.61	111.48

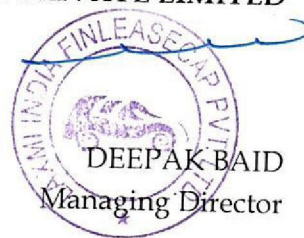


18. The figures for the previous periods have been regrouped/ rearranged wherever necessary to conform to current period presentation.

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

Place: Jaipur

Date : May 6, 2022





LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2022-23/17

Date: May 06, 2022

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
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 March 31, 2022 are secured to the extent as specified in **Annexure- A**, which are sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

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

Thanking You,

For Laxmi India Finleasecap Private Limited

Gajendra Singh Shekhawat



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

Enclosure: Annexure A



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



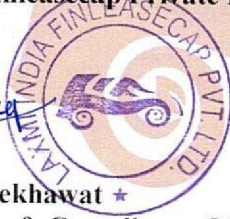
LAXMI INDIA FINLEASECAP PRIVATE LIMITED

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 Singh Shekhawat



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



LAXMI INDIA FINLEASECAP PRIVATE LIMITED

Ref No.: LIFC/BSE/2022-23/16

Date: May 06, 2022

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
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 half year and year ended on March 31, 2022.

Dear Sir/Ma'am,

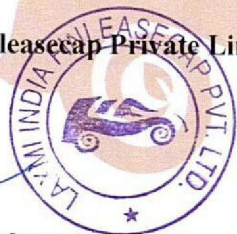
This is to inform you that the details /information/ documents as required to be given pursuant to the provisions of the Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, are given in the enclosure.

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

Thanking You,

For Laxmi India Finleasecap Private Limited

Gajendra Singh



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



0141-4031166, 4033635



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www.lifc.co.in



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 Year ended on Mar 31, 2022:

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)	3.24
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)	12722.51
g.	Net Profit after tax (including OCI net of tax) (Rs. In Lacs) <ul style="list-style-type: none"> • Quarter ended Mar 31, 2022 • Year ended Mar 31, 2022 	395.52 1480.49
h.	Earnings per share of Rs 10/- each <ul style="list-style-type: none"> a. Basic Earning per Share <ul style="list-style-type: none"> • Quarter ended Mar 31, 2022 • Year ended Mar 31, 2022 b. Diluted Earning per Share <ul style="list-style-type: none"> • Quarter ended Mar 31, 2022 • Year ended Mar 31, 2022 	2.73 10.15 2.73 10.15
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 %)	73.60%
n.	Debtor's turnover	Not Applicable
o.	Inventory turnover	Not Applicable
k.	Operating margin (%)	Not Applicable
q.	Net profit margin (%)	Not Applicable

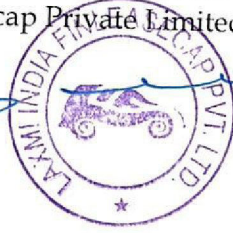


r.	Sector specific equivalent ratios:	
	a. Gross Stage-3 Asset(%)	2.84%
	b. Net Stage-3 Asset(%)	1.92%
	c. CRAR(%)	23.86%
	d. Liquidity Coverage Ratio:	Not Applicable

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



Deepak Baid
Managing Director
DIN: 03373264



Place: Jaipur
Date: May 6, 2022

Annexure A

Rs. in lacs

ISIN	Outstanding as on March 31, 2022 (Principal without considering EIR Impact)	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	249.99	January 14, 2022	January 14, 2021	Paid	January 14, 2022	41.67	January 14, 2022	8.45
INE06WU07023	1000.00	-	March 01, 2022	Paid	-	-	June 01, 2022	28.98
INE06WU07031	500.00	-	February 19, 2022	Paid	May 19, 2022	500	May 19, 2022	14.32
INE06WU07049	1098.58	January 31, 2022 February 28, 2022 March 31, 2022	January 31, 2022 February 28, 2022 March 31, 2022	Paid	April 30, 2022 May 31, 2022 June 30, 2022	74.08 74.08 74.08	April 30, 2022 May 31, 2022 June 30, 2022	12.56 12.11 10.88

