

To,  
The Secretary  
Bombay Stock Exchange Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai – 400001

Date:12.05.2021

Dear Sir,

**Sub: Half-yearly communication for Debt Securities under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half-year ended March 31, 2021**

Pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we hereby disclose the following line of items:

- (a) Credit Rating: **CARE BBB**
- (b) Asset Cover available: **Not Applicable\***
- (c) Debt-Equity Ratio: **3.63**
- (d) Previous due date for the payment of interest/dividend for non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares/non-convertible debt securities and whether the same has been paid or not and – **as per Annexure A**
- (e) Next due date for payment of interest/dividend of non-convertible redeemable preference shares/principal along with amount of interest/dividend of non-convertible preference shares payable and the redemption amount – **as per Annexure B**
- (f) Debt-Service Coverage Ratio: **Not Applicable**
- (g) Interest Service Coverage Ratio: **Not Applicable**
- (h) Debenture Redemption Reserve: **Not Applicable**
- (i) Net Worth: **INR 23084.50**
- (j) Net Profit after Tax: Earnings per share: **Basic: 11.54**  
**Diluted:11.15**

***\*As per the first proviso to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 requirement of disclosing Asset Cover is not applicable to the Company being a Non-Banking Financial Company registered with Reserve Bank of India.***

This is for your reference and record.

For **Visage Holdings and Finance Pvt. Ltd.**



Aiswarya Ravi

Chief Financial Officer

## Annexure A

Consent Letter/Tranche Reference No	Series/Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Amount (INR)	Actual date of payment
CL-MUM/2017-18/DEB/749	MEF Series Debt Instruments Series 1-320	INE200W07043	Interest	25.11.2020	2,09,13,662	24.11.2021
CL-MUM/2018-19/DEB/208	MEF UTI Series-Debt Instrument Series 1-320	INE200W07126	Interest	24.12.2020 26.03.2021	1,02,23,826 1,01,37,640	24.12.2020 26.03.2021
CL-MUM/2018-19/DEB/443	MEF UTI Series-Debt Instrument Series 1-280	INE200W07134	Principal & Interest	19.11.2020 19.01.2021 22.02.2021 19.03.2021	15,81,02,384 4,96,69,760 4,76,86,072 4,71,27,043	18.11.2020 18.01.2021 19.02.2021 18.03.2021
CL-MUM/2018-19/DEB/630	VCPL Series-Debt Instrument Series 1-75 (Series A)	INE200W08041	Interest	31.12.2020 31.03.2020	28,65,574 28,10,959	30.12.2020 30.03.2021
CL-MUM/2018-19/DEB/630	VCPL Series-Debt Instrument Series 1-75 (Series B)	INE200W08066	Interest	31.12.2020 31.03.2021	28,65,574 28,10,959	31.12.2020 30.03.2021
CL-MUM/2018-19/DEB/742	BOMF-MIFA- Debt Instrument Series-01-600	INE200W07092	Interest	18.03.2021	3,76,33,085	17.03.2021
CL-MUM/2018-19/DEB/643	KCL Series-Debt Instrument Series-1-10000000	INE200W08058	Interest	31.10.2020 30.11.2020 31.12.2020 30.01.2021 26.02.2021 31.03.2021	11,55,738 11,94,262 11,94,691 11,94,262 10,81,644 12,74,795	29.10.2020 27.11.2020 30.12.2020 30.01.2021 26.02.2021 31.03.2021
CL-MUM/2018-19/DEB/749	KCL Series-Debt Instrument Series-1-5000000	INE200W08074	Interest	30.10.2020 30.11.2020 31.12.2020 29.01.2021 26.02.2021 31.03.2021	5,77,869 5,97,415 5,97,413 5,60,137 5,40,822 6,37,397	29.10.2020 29.11.2020 30.12.2020 29.01.2021 26.02.2021 31.03.2021
CL-MUM/2019-20/DEB/107	UNIFI-AIF- Debt Instrument Series: 01-3200	INE200W08082	Interest & Principal	04.10.2020 04.11.2020 04.12.2020 04.01.2021 04.02.2021 04.03.2021	1,09,87,104 1,09,58,492 1,07,96,357 1,07,61,387 1,06,67,694 1,04,06,293	01.10.2020 03.11.2020 02.12.2020 31.12.2021 03.02.2021 03.03.2021

## Annexure B

Consent Letter/Tranche Reference No	Series/Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Amount (INR)
CL-MUM/2017-18/DEB/749	MEF Series Debt Instruments Series 1-320	INE200W07043	Interest	25.05.2021	2,06,17,519
CL-MUM/2018-19/DEB/630	VCPL Series-Debt Instrument Series 1-75	INE200W08041	Interest	30.06.2021 30.09.2021	28,42,192 28,73,425
CL-MUM/2018-19/DEB/630	VCPL Series-Debt Instrument Series 1-75 (Series B)	INE200W08066	Interest	30.06.2021 30.09.2021	28,42,192 28,73,425
CL-MUM/2018-19/DEB/742	BOMF-MIFA-Debt Instrument Series-01-600	INE200W07092	Interest	20.09.2021	3,83,17,572
CL-MUM/2018-19/DEB/643	KCL Series-Debt Instrument Series-1-10000000	INE200W08058	Interest	30.04.2021 31.05.2021 30.06.2021 30.07.2021 31.08.2021 30.09.2021	11,58,904 11,97,534 11,58,904 11,58,704 12,36,164 11,58,904
CL-MUM/2018-19/DEB/749	KCL Series-Debt Instrument Series-1-5000000	INE200W08074	Interest	30.04.2021 31.05.2021 30.06.2021 30.07.2021 31.08.2021 30.09.2021	5,79,452 5,98,767 5,79,452 5,79,452 6,18,082 5,79,452
CL-MUM/2019-20/DEB/107	UNIFI-AIF- Debt Instrument Series: 01-3200	INE200W08082	Interest & Principal	04.04.2021 04.05.2021 04.06.2021 04.07.2021 04.08.2021 04.09.2020	1,04,70,049 1,03,23,409 1,02,72,404 1,01,32,140 1,00,74,759 99,75,937
CL/MUM/20-21/DEB/1026	BO Series-Debt Instrument Series 1-370	INE200W07167	Interest	13.09.2021	2,16,89,355

For Visage Holdings and Finance Pvt. Ltd.


Aiswarya Ravi  
Chief Financial Officer