



**OXYZO Financial Services Private Limited**

**Corp. Office:**

#101, First Floor, Vipul Agora Mall,

MG Road, Gurgaon-122002

Contact: 0124- 4006603

Email: [finance@oxyzo.in](mailto:finance@oxyzo.in)

Website: [www.oxyzo.in](http://www.oxyzo.in)

**BSE Limited  
Corporate Relationship  
Department 2<sup>nd</sup> Floor, New  
Trading wing, Rotunda  
Building, P.J. Towers, Dalal  
Street, Mumbai -400001**

**November 10, 2021**

**Subject: Disclosure in pursuant to the Regulation 52 Securities and Exchange Board of India  
(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended  
from time to time**

Dear Sir/Madam

Pursuant to the provisions of Regulation 52 under Chapter V of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015[ *Hereinafter referred as SEBI (LODR) 2015*] kindly find enclosed herewith the following:

1. Unaudited Financial Results of the Company along with Limited Review Report for the Quarter and Half Financial Year ended September 30, 2021 duly reviewed by the Audit Committee and approved by Board of Directors at their Meeting held on November 09, 2021 including additional information as required under Regulation 52(4) of SEBI (LODR), 2015.

Kindly take the above on record and inform your constituents accordingly.

Thanking You,

**For OXYZO Financial Services Private Limited**

**Brij Kishore Kiradoo  
Company Secretary  
ICSI M. No.-A40347**

**Encl.: as above**

**Independent Auditor's Review Report on Interim Financial Results****To the Board of Directors of Oxyzo Financial Services Private Limited**

1. We have reviewed the accompanying Statement of unaudited Financial Results of Oxyzo Financial Services Private Limited (the "Company"), for the quarter and half year ended 30 September 2021 (the "Statement"). This statement is the responsibility of the NBFC's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.
2. 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 (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**Emphasis of Matter**

4. We draw attention to Note 8 to the Statement, which describes that the Company has recognised impairment of the financial assets to reflect the adverse business impact and uncertainties arising from COVID-19 pandemic. Such estimates are based on current facts and circumstances and may not necessarily reflect the future uncertainties and events arising from impact of the COVID-19 pandemic. Our conclusion to the statement is not modified in respect of this matter.

**Other Matter**

5. As described in Note 3(a) of the Statement, the figures for the quarter ended 30 September 2021 are the balancing figures between reviewed figures in respect of the half year ended 30 September 2021 and the management certified figures for the quarter ended 30 June 2021 which have not been subjected to limited review / audit. Our conclusion to the statement is not modified in respect of this matter.



6. The comparative financial information of the Company for the corresponding half year ended 30 September 2020 and for the year ended 31 March 2021, included in this statement, have been traced from the reviewed half yearly results and audited financial statement of predecessor auditor M/s Deloitte Haskins and Sells who expressed an unmodified opinion on that financial information on 10 November 2020 and 07 June 2021 respectively. Our report is not modified in respect of this matter.

For S N Dhawan & CO LLP  
Chartered Accountants  
Firm Registration No. - 000050N/N500045



Rahul Singhal  
Partner  
Membership Number: 096570  
UDIN No: 21096570AAAADG4207

Place: Gurugram  
Date: 09 November 2021

**Oxyzo Financial Services Private Limited**  
**Statement of Assets and Liabilities as at 30 September 2021**  
**(All amounts in Rupees lakhs, unless otherwise stated)**  
Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016  
Tel. No: 011-40507973, Website: www.oxyzo.in  
CIN: U65929DL2016PTC306174

Particulars	As at 30 September 2021 (Unaudited)	As at 31 March 2021 (Audited)	As at 30 September 2020 (Unaudited)
<b>ASSETS</b>			
<b>1 Financial Assets</b>			
(a) Cash and cash equivalents	6,968.53	19,900.71	6,764.23
(b) Bank balances other than (a) above	935.87	908.76	963.57
(c) Loans	167,382.79	135,652.45	101,675.06
(d) Investments	22,349.68	6,969.55	2,791.41
(e) Other financial assets	95.12	294.98	201.68
	<b>197,731.99</b>	<b>163,726.45</b>	<b>112,395.95</b>
<b>2 Non-Financial Assets</b>			
(a) Current tax assets (Net)	25.63	78.66	-
(b) Deferred tax assets (Net)	650.12	501.53	529.18
(c) Investment property	149.92	149.92	172.95
(d) Property, plant and equipment	57.09	35.08	47.71
(e) Other non-financial assets	42.16	21.29	278.58
	<b>924.92</b>	<b>786.48</b>	<b>1,028.42</b>
<b>Total Assets</b>	<b>198,656.91</b>	<b>164,512.93</b>	<b>113,424.37</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
<b>1 Financial Liabilities</b>			
(a) Payables			
(I) Trade payables			
(i) total outstanding dues to micro and small enterprises	-	-	4.73
(ii) total outstanding dues of creditors other than micro and small enterprises	144.55	205.70	138.56
(II) Other payables			
(i) total outstanding dues to micro and small enterprises	-	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	186.96	21.46	50.75
(b) Debt securities	37,973.07	32,468.10	22,722.79
(c) Borrowings (other than debt securities)	105,093.67	84,369.47	52,466.19
(d) Other financial liabilities	1,908.45	1,868.14	1,236.07
	<b>145,306.70</b>	<b>118,932.87</b>	<b>76,619.09</b>
<b>2 Non-Financial Liabilities</b>			
(a) Current tax liabilities (Net)	-	-	160.54
(b) Provisions	231.09	187.19	148.68
(c) Other non-financial liabilities	120.51	431.22	307.51
	<b>351.60</b>	<b>618.41</b>	<b>616.73</b>
<b>Total liabilities</b>	<b>145,658.30</b>	<b>119,551.28</b>	<b>77,235.82</b>
<b>EQUITY</b>			
(a) Equity Share capital	5,118.37	5,010.34	4,860.12
(b) Other Equity	47,880.24	39,951.31	31,328.43
	<b>52,998.61</b>	<b>44,961.65</b>	<b>36,188.55</b>
<b>Total Liabilities and Equity</b>	<b>198,656.91</b>	<b>164,512.93</b>	<b>113,424.37</b>

For and on behalf of the Board of Directors of  
**Oxyzo Financial Services Private Limited**

RUCHI KALRA  
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**Ruchi Kalra**  
Whole time Director and Chief Financial Officer  
(DIN: 03103474)

Place: Gurugram  
Date: 09 November 2021



**Oxyzo Financial Services Private Limited**  
**Statement of financial results for the quarter and half year ended 30 September 2021**  
**(All amounts in Rupees lakhs, unless otherwise stated)**  
Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016  
Tel. No: 011-40507973, Website: www.oxyzo.in  
CIN: U65929DL2016PTC306174

Particulars	Quarter ended		Half year ended		Year ended
	30 September 2021 (Unaudited) (Refer note 3)	30 June 2021 (Unaudited) (Refer note 3)	30 September 2021 (Unaudited)	30 September 2020 (Unaudited)	31 March 2021 (Audited)
<b>1 Revenue from operations</b>					
(i) Interest income	6,987.98	5,917.68	12,905.66	8,799.36	19,250.25
(ii) Fee and commission income	257.43	279.12	536.55	185.26	414.33
(iii) Net gain on fair value changes	37.33	72.59	109.92	-	88.39
<b>Total Revenue from operations</b>	<b>7,282.74</b>	<b>6,269.39</b>	<b>13,552.13</b>	<b>8,984.62</b>	<b>19,752.97</b>
2 Other income	3.81	-	3.81	3.56	4.20
<b>3 Total Income (1+2)</b>	<b>7,286.55</b>	<b>6,269.39</b>	<b>13,555.94</b>	<b>8,988.18</b>	<b>19,757.17</b>
<b>4 Expenses</b>					
(i) Finance costs	3,288.42	3,037.64	6,326.06	3,852.31	9,021.93
(ii) Impairment on financial instruments	637.71	300.86	938.57	1,081.28	1,576.47
(iii) Employees benefit expenses	1,033.50	792.49	1,825.99	1,348.26	2,995.48
(iv) Depreciation and amortisation expense	7.21	6.30	13.51	13.32	26.44
(v) Other expenses	219.28	248.35	467.63	279.38	755.17
<b>Total expenses</b>	<b>5,186.12</b>	<b>4,385.64</b>	<b>9,571.76</b>	<b>6,574.55</b>	<b>14,375.49</b>
<b>5 Profit before tax (3-4)</b>	<b>2,100.43</b>	<b>1,883.75</b>	<b>3,984.18</b>	<b>2,413.63</b>	<b>5,381.68</b>
<b>6 Tax expense</b>					
Current tax	635.07	545.10	1,180.17	791.75	1,538.43
Deferred tax charge/ (benefit)	(92.14)	(56.20)	(148.34)	(178.50)	(150.44)
	<b>542.93</b>	<b>488.90</b>	<b>1,031.83</b>	<b>613.25</b>	<b>1,387.99</b>
<b>7 Profit for the year/ period (5-6)</b>	<b>1,557.50</b>	<b>1,394.85</b>	<b>2,952.35</b>	<b>1,800.38</b>	<b>3,993.69</b>
<b>8 Other comprehensive income, net of tax</b>					
Items that will not be reclassified to profit or loss					
Remeasurement (loss)/ gain on defined benefit plans	(0.49)	(0.49)	(0.98)	-	(1.64)
Income tax benefit/ (charge) on above	0.13	0.12	0.25	-	0.41
<b>Other comprehensive income / (loss) for the year/ period</b>	<b>(0.36)</b>	<b>(0.37)</b>	<b>(0.73)</b>	<b>-</b>	<b>(1.23)</b>
<b>9 Total comprehensive income for the year/ period (7+8)</b>	<b>1,557.14</b>	<b>1,394.48</b>	<b>2,951.62</b>	<b>1,800.38</b>	<b>3,992.46</b>
<b>10 Earnings per share (nominal value of share Rs. 10 each):</b>					
Basic (in Rupees)*	3.09	2.78	5.87	3.77	8.29
Diluted (in Rupees)*	3.09	2.78	5.87	3.77	8.29

\* not annualised for the half year and quarter ended.

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**Oxyzo Financial Services Private Limited**  
**Statement of Cash Flows for the half year ended 30 September 2021**  
**(All amounts in Rupees lakhs, unless otherwise stated)**  
Registered office: Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016  
CIN: U65929DL2016PTC306174

Particulars	As at 30 September 2021 (Unaudited)
<b>A CASH FLOWS FROM OPERATING ACTIVITIES</b>	
<b>Profit before tax</b>	<b>3,984.18</b>
<b>Adjustments for:</b>	
Remeasurement gain/(loss) on defined benefit plans	(0.98)
Depreciation and amortisation expense	13.51
Net gain on Alternative investment funds	(109.92)
Interest income on bonds	(362.24)
Interest income on fixed deposits	(30.20)
Provision written back on investment	(3.81)
Loss on sale of bonds/Investment property	1.74
Impairment allowance on loans	644.34
Impairment on account of COVID-19	(199.62)
Loss on loans & advances written off	493.85
Employee stock options expense	85.34
<b>Operating profit before working capital changes</b>	<b>4,516.19</b>
<i>Changes in working capital</i>	
Increase/(decrease) in trade payables	(61.15)
Increase/(decrease) in other payables	165.50
Increase/(decrease) in Other financial liabilities	40.31
Increase/(decrease) in provisions	43.90
Increase/(decrease) in Other non-financial liabilities	(310.71)
(Increase)/decrease in Loans and advances	(32,668.91)
(Increase)/decrease in Other financial assets	199.13
(Increase)/decrease in Other non-financial assets	(20.87)
<b>Cash flow from operating activities post working capital changes</b>	<b>(28,096.61)</b>
Income- tax paid	(1,127.14)
<b>Net cash flow from operating activities (A)</b>	<b>(29,223.75)</b>
<b>B CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Purchase of property, plant and equipment	(35.52)
Redemption from units of Alternative investment funds	3,167.16
Investment in bonds	(42,508.09)
Redemption from Pass through certificates	954.14
Proceeds from sale of bonds	23,139.88
Investment in Fixed deposits	(30.76)
Interest received on fixed deposit and security deposit	375.58
<b>Net cash used in investing activities (B)</b>	<b>(14,937.61)</b>
<b>C CASH FLOWS FROM FINANCING ACTIVITIES</b>	
Proceeds from debt securities	19,374.16
Repayments of debt securities	(13,869.19)
Net proceeds from cash credit and bank overdraft	28.42
Proceeds from other borrowings	120,620.66
Repayments of other borrowings	(99,924.87)
Proceeds from issue of equity shares including share premium	5,000.00
<b>Net cash flow from financing activities (C)</b>	<b>31,229.18</b>
Increase in cash and cash equivalents (A+B+C)	(12,932.18)
Cash and cash equivalents at the beginning of the year	19,900.71
<b>Cash and cash equivalents at the end of the year</b>	<b>6,968.53</b>

**Cash and cash equivalents consist of:**

Particulars	As at 30 September 2021 (Unaudited)
Cash on hand	4.91
Balance with banks	
-In current accounts	4,963.35
-In deposit accounts	2,000.00
Accrued interest	0.27
	<b>6,968.53</b>

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**Notes forming part of financial results for the quarter and half year ended 30 September 2021**

- 1 The Company is a Non-Banking Financial Company - Non-Deposit taking Systemically Important Company ('NBFC-ND-SI'), registered with the Reserve Bank of India ('the RBI').
- 2 The above financial results for the half-year ended 30 September 2021 have been reviewed by the Audit Committee at their meeting and approved by the Board of Directors at their meeting held on 9 November 2021. The report is being filed with Bombay stock exchange ("BSE") and is also available on the Company's website www.oxyzo.in.
- 3 (a) In compliance with Regulation 52 of the Securities Exchange Board of India("SEBI") (Listing Obligations and Disclosure Requirements) Regulations,2015 (as amended), a limited review of financial results for the quarter and half year ended 30th September 2021 has been carried out by the Statutory Auditors. However, the figures for the quarter ended 30 September 2021 are the balancing figures between reviewed figures in respect of the half year ended 30 September 2021 and management certified figures for the quarter ended 30 June 2021 which have not been subjected to limited review / audit.  
  
(b) As per SEBI circular SEBI/HO/DDHS/CIR/2021/00000 00637 dated 5th October 2021, since the Company does not have the corresponding quarterly financial results for the quarter ended 30th September 2020 and corresponding cash flow statement for the half year ended September 2020, columns related to these corresponding figures for such quarter / half year respectively are not applicable and hence not disclosed.
- 4 These results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 5 Information as required by Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as per 'Annexure I' attached.
- 6 The Company during the half year ended September 30, 2021 has issued 3549 units of Non-Convertible Debenture amounting to Rs. 15,690 lakhs which are listed on BSE.
- 7 Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 and RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 August 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning is not required to be disclosed for the half year ended September 30, 2021.
- 8 The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The Company has based on currently available information and based on the policy approved by the Board of Directors, determined the prudential estimate of the provision for impairment of financial assets. In estimating the provision for impairment of financial assets, the Company has considered internal and external sources of information including economic forecasts and industry reports up to the date of approval of these financial results.

Accordingly, the provision for expected credit loss on financial assets as at 30 September 2021 aggregates Rs. 2,817.52 lakhs (as at 31 March 2021, Rs. 2,372.80 lakhs) which includes potential impact on account of the pandemic amounting to Rs. 200.00 lakhs (as at 31 March 2021, Rs. 399.62 lakhs). The eventual outcome of global health pandemic due to prevailing uncertainty may be different from those estimated as on the date of approval of financial results and Company will continue to monitor any material changes for future economic conditions. However, based on the current indicators of future economic conditions, the Company considers this provision to be adequate and expects to recover the carrying amount of these financial assets.

- 9 Disclosure as per format prescribed under notification no. RBI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 dated 5 May 2021 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs.50 crores) read with notification no. RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated 1 January 2019.

No. of accounts restructured	Amount (in lakhs)*
10	427.46

\* Exposure to accounts before implementation of the plan

- 10 The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 11 Previous period/ year figures have been regrouped / reclassified, wherever found necessary, to conform to current period's classification.
- 12 The Code on Social Security 2020 has been notified in the Official Gazette on 29 September, 2020. The effective date from which the changes are applicable is yet to be notified and the rules are yet to be framed. Impact, if any, of the change will be assessed and accounted in the period in which said code becomes effective and the rules formed thereunder are published.

**For and on behalf of the Board of Directors of  
Oxyzo Financial Services Private Limited**

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**Ruchi Kalra**  
Whole time Director and Chief Financial Officer  
(DIN: 03103474)

Place: Gurugram  
Date: 09 November 2021



**Oxyzo Financial Services Private Limited**

Annexure I :

Additional Information required to be submitted in terms of Regulation 52(4) of SEBI Listing Obligations and Disclosure Requirements Regulations, 2015

(All amounts in Rupees lakhs, unless otherwise stated)

**1) Ratios:**

Sr. No	Ratio	Computation	Quarter ended		Half year ended		Year ended 31 March 2021 (Audited)
			30 September 2021 (Unaudited) (Refer note 3)	30 June 2021 (Unaudited) (Refer note 3)	30 September 2021 (Unaudited)	30 September 2020 (Unaudited)	
1	Debt Equity Ratio (No. of Times)	(Debt Securities + Borrowings (other than Debt Securities)/ (Equity Share Capital + Other Equity)	2.70	2.44	2.70	2.08	2.60
2	Debt Service Coverage Ratio		NA	NA	NA	NA	NA
3	Interest service coverage ratio		NA	NA	NA	NA	NA
4	Outstanding redeemable preference shares (Nos. in Lakhs)		-	-	-	-	-
5	Outstanding redeemable preference shares (Values)		-	-	-	-	-
6	Debenture Redemption Reserve		-	-	-	-	-
7	Net Worth	Equity Share Capital + Other Equity	52,998.61	46,398.80	52,998.61	36,188.55	44,961.65
8	Current ratio		NA	NA	NA	NA	NA
9	Long term debt 10 working capital		NA	NA	NA	NA	NA
10	Current liability ratio		NA	NA	NA	NA	NA
11	Total debts to total assets(%)	(Debt Securities + Borrowings (other than Debt Securities) /Total Assets	72.02	69.97	72.02	66.29	71.02
12	Debtors turnover		NA	NA	NA	NA	NA
13	Inventory turnover		NA	NA	NA	NA	NA
14	Operating margin(%)		NA	NA	NA	NA	NA
15	Net profit margin (%)	Profit after Tax/ Revenue from Operations	21.39	22.25	21.79	20.04	20.22
16	Bad debts to account receivable ratio		NA	NA	NA	NA	NA
17	CRAR (Tier I+II)	Total Net owned funds / Adjusted value of funded risk assets on balance sheet items	28.58	30.89	28.58	35.42	32.32
18	Gross Non Performing Assets (%)	Gross NPA/ Gross Loans	1.21	1.23	1.21	1.21	1.21
19	Net Non Performing Assets(%)	Net NPA/ Net Loans	0.66	0.54	0.66	0.22	0.50
20	Provision Covererage Ratio(%)	Impairment loss allowance on Gross NPA/ Gross NPA	46.91	57.02	46.91	82.03	59.08
21	Asset Cover Ratio (No. of Times)		1.13	1.21	1.13	1.27	1.19

NA - Not applicable. As per the management, these ratios are either not applicable or cannot be meaningfully computed considering the nature of Company's operations.

**2)** The Company does not have any non- convertible redeemable preference shares/ non- convertible preference shares/ redeemable preference shares.

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**Oxyzo Financial Services Private Limited**

**Annexure-II**

Additional information

(All amounts in Rupees lakhs, unless otherwise stated)

**(a) Credit Rating**

The ICRA Limited (ICRA), CARE and CRISIL ratings agencies have assigned following ratings to the Company:

Instrument	Rating Agency	Rating
Non convertible debentures	ICRA Ltd	BBB+ Stable
Commercial paper	ICRA Ltd	A2+ Outstanding
Bank Lines	ICRA Ltd	BBB+ Stable
Principal Protected Market Linked Debenture	ICRA Ltd	PP-MLD BBB+ Stable
Other Instruments	ICRA Ltd	A-(CE) Stable
Non convertible debentures	ICRA Ltd	A-(CE) Stable
Bank Lines	CARE	BBB+ Stable
Non convertible debentures	CARE	BBB+ Stable
Bank Lines	CRISIL	CRISIL A/Stable
Principal Protected Market Linked Debenture	CRISIL	Crisil PP MLD A r /Stable
Non convertible debentures	CRISIL	Crisil A/Stable

**(b) Asset cover available, in case of non-convertible debentures**

Not applicable

**(c) Following is the information regarding interest and principal repayment of non-convertible debentures:**

ISIN	Credit rating	Previous due date of interest and principal				
		Principal		Interest/Premium		Payment status
		Date	Amount	Date	Amount	
INE04VS07057	ICRA BBB+ [Stable]	*Not due	*Not due	30-Jun-21	34.80	Paid
INE04VS07057	ICRA BBB+ [Stable]	22-Jul-21	1,000.00	22-Jul-21	18.32	Paid
INE04VS07099	CARE BBB+ [Stable]	*Not due	*Not due	11-Jun-21	224.32	Paid
INE04VS07107	ICRA BBB+ [Stable]	*Not due	*Not due	23-Apr-21	19.01	Paid
INE04VS07107	ICRA BBB+ [Stable]	23-Jul-21	200.00	23-Jul-21	19.22	Paid
INE04VS07149	ICRA BBB+ [Stable]	29-Jun-21	1,250.00	29-Jun-21	43.82	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	20-Apr-21	16.84	Paid
INE04VS07156	ICRA A-(CE) [Stable]	*Not due	*Not due	19-May-21	16.30	Paid
INE04VS07156	ICRA A-(CE) [Stable]	21-Jun-21	09-Jul-00	21-Jun-21	16.84	Paid
INE04VS07156	ICRA A-(CE) [Stable]	24-Jun-21	1,533.33	24-Jun-21	9.05	Paid
INE04VS07255	Crisil A/Stable	*Not due	*Not due	21-Aug-21	37.91	Paid
INE04VS07255	Crisil A/Stable	*Not due	*Not due	22-Sep-21	37.91	Paid
INE04VS07115	PP-MLD CARE BBB+	13-May-21	900.00	13-May-21	149.25	Paid
INE04VS07164	ICRA BBB+ [Stable]	12-Apr-21	5,000.00	12-Apr-21	435.33	Paid
INE04VS07214	ICRA BBB+ [Stable]	30-Apr-21	138.90	30-Apr-21	23.78	Paid

**Oxyzo Financial Services Private Limited**

**Annexure-II**

Additional information

(All amounts in Rupees lakhs, unless otherwise stated)

ISIN	Credit rating	Previous due date of interest and principal				
		Principal		Interest/Premium		Payment status
		Date	Amount	Date	Amount	
INE04VS07214	ICRA BBB+ [Stable]	28-May-21	138.90	28-May-21	21.74	Paid
INE04VS07214	ICRA BBB+ [Stable]	30-Jun-21	138.90	30-Jun-21	21.14	Paid
INE04VS07214	ICRA BBB+ [Stable]	30-Jul-21	138.90	30-Jul-21	19.18	Paid
INE04VS07214	ICRA BBB+ [Stable]	27-Aug-21	138.90	27-Aug-21	18.50	Paid
INE04VS07214	ICRA BBB+ [Stable]	30-Sep-21	138.90	30-Sep-21	17.17	Paid
INE04VS07172	CARE BBB+ [Stable] & ICRA BBB+ [Stable]	*Not due	*Not due	10-Jun-21	151.23	Paid
INE04VS07172	CARE BBB+ [Stable] & ICRA BBB+ [Stable]	09-Sep-21	1,500.00	09-Sep-21	151.23	Paid
INE04VS07206	ICRA BBB+ [Stable]	*Not due	*Not due	30-Jun-21	24.93	Paid
INE04VS07206	ICRA BBB+ [Stable]	*Not due	*Not due	30-Sep-21	25.21	Paid
INE04VS07180	ICRA BBB+ [Stable]	*Not due	*Not due	30-Jun-21	47.68	Paid
INE04VS07180	ICRA BBB+ [Stable]	*Not due	*Not due	30-Sep-21	48.20	Paid
INE04VS07198	ICRA BBB+ [Stable]	*Not due	*Not due	15-Jun-21	161.88	Paid
INE04VS07248	Crisil A/Stable	*Not due	*Not due	30-Sep-21	150.23	Paid

ISIN	Credit rating	Next due date of interest and principal			
		Principal		Interest/Premium	
		Date	Amount	Date	Amount
INE04VS07081	PP-MLD BBB+ Stable	28-Jun-22	1,700.00	28-Jun-22	797.77
INE04VS07099	CARE BBB+ [Stable]	12-Dec-23	3,500.00	14-Dec-21	226.88
INE04VS07107	ICRA BBB+ [Stable]	28-Jan-22	200.00	28-Oct-21	12.96
INE04VS07123	PP-MLD CARE BBB+	13-Mar-22	900.00	13-Mar-22	117.27
INE04VS07131	PP-MLD CARE BBB+	13-Mar-23	800.00	13-Mar-23	119.30
INE04VS07172	CARE BBB+ [Stable]	10-Dec-21	1,500.00	10-Dec-21	113.01
INE04VS07180	ICRA BBB+ [Stable]	15-Dec-23	1,500.00	31-Dec-21	48.21
INE04VS07198	ICRA BBB+ [Stable]	15-Dec-21	941.67	15-Dec-21	178.46
INE04VS07206	ICRA BBB+ [Stable]	31-Oct-21	200.00	31-Dec-21	21.86
INE04VS07214	ICRA BBB+ [Stable]	31-Oct-21	138.90	31-Oct-21	15.34
INE04VS07222	Crisil PP MLD A r /Stable	17-Oct-22	1,100.00	17-Oct-22	172.33
INE04VS07230	Crisil PP MLD A r /Stable	16-Feb-23	1,100.00	16-Feb-23	221.45
INE04VS07248	Crisil A/Stable	30-Jun-24	1,668.00	31-Dec-21	147.04
INE04VS07255	Crisil A/Stable	22-Oct-21	600.00	22-Oct-21	36.69
INE04VS07263	Crisil PP MLD A r /Stable	24-Sep-23	3,500.00	24-Sep-23	631.69

\*Not due - Principal repayment not yet due