



## NEW OPPORTUNITY

Dated: 31/10/2017

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001.

Dear Sir,

**Sub: Half yearly Communication under Regulation 52 (1) of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015.**

**Ref: Scrip Code: 954675**

With reference to the above, we submit herewith Un-audited financial results accompanied by Limited Review Report prepared by the statutory auditors for the half year ended 30<sup>th</sup> September, 2017.

Please acknowledge.

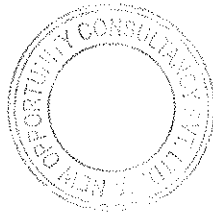
Thanking you,

Yours faithfully

**For New Opportunity Consultancy Private Limited**

*Meenakshi Rao*

**Meenakshi Rao**  
**Director**  
**DIN: 06748708**



CC,  
Catalyst Trusteeship Limited

No.CTL/DEB/17-18/Noting Certificate

November 01, 2017

To Whomsoever It May Concern,

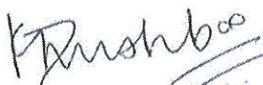
**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by New Opportunity Consultancy Private Limited (“**the Company**”) for the Half year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory



*Encl: Results submitted by Company*





## NEW OPPORTUNITY

Date: 31/10/2017

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001.

Dear Sir,

**Sub: Half yearly Communication under Regulation 52 (4) of SEBI (listing obligation and Disclosure Requirements) Regulation, 2015.**

**Ref: Scrip Code: 954675**

With reference to the above, we submit herewith copy half yearly communication for the half year ended 30<sup>th</sup> Sep, 2017 sent to the Debenture holder in respect of the above-mentioned Debenture issued by the Company for your information and record purpose.

We would also like to that the Company has not issued any preference shares.

Please acknowledge.

Thanking you,

Yours faithfully

**For New Opportunity Consultancy Private Limited**

**Meenakshi Rao**

**Director**

**DIN: 06748708**



CC,

Catalyst Trusteeship Limited



## NEW OPPORTUNITY

Date: 31/10/2017

To,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001

Dear Sir,

Sub.: Half-yearly communication for Debt Securities in respect of half-year ended 30<sup>th</sup> September, 2017

We wish to inform the following as per the clauses of Listing Agreement –

- a) credit rating – “[ICRA]BB-“ with stable outlook effective till June 2018
- b) asset cover available – NA, Unsecured Debentures
- c) debt-equity ratio – 0.53
- 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 the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount - **as per Annexure B**
- f) debt service coverage ratio – 4.94
- g) interest service coverage ratio – 14.05
- h) debenture redemption reserve; **as per Annexure C**
- i) net worth – 23,58,98,088
- j) net profit after tax – 8,24,11,170
- k) earnings per share – 15.38

Kindly take the same on your record.  
Thanking You,

Yours Faithfully,

**Meenakshi Rao**  
**Director**  
**DIN: 06748708**



CC,  
Catalyst Trusteeship Limited



**ANNEXURE A**

**Details of redemption & payment of interest during last half year ending 31.03.2017:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1	Interest	13.05.2017	3,727,152	15.05.2017

**ANNEXURE B**

**Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:**

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	13.11.2017	37,47,744

Company does not expect default in payment of principal / interest due in next half year.

**ANNEXURE C**

**Details of Debenture Redemption Reserve (If applicable):**

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016	Funds invested for debentures maturing during the year
1	4,40,00,000	1,10,00,000	1,10,00,000	NA

**For New Opportunity Consultancy Private Limited**

**Meenakshi Rao**

**Director**

**DIN: 06748708**



New Opportunity Consultancy Private Limited  
Corporate Identification Number (CIN) : U93030MH2014PTC252078  
Regd. Office: No. 1106, 11th Floor, Cyber One, Plot No 4 & 6, Sector No. 30A, Vashi, Navi Mumbai - 400703.  
Phone: 022 - 20870050. Web: www.nocpl.in. E-mail: secretarial@nocpl.in  
Standalone Unaudited Financial Results for the Half Year Ended 30th September, 2017

(Amount in RS)

Particulars	For the Half Year Ended		For the Year Ended
	30-September-2017	30-September-2016	31-March-2017
	Unaudited	Unaudited	Unaudited
	Ind AS	Ind AS	Ind AS
<b>1. Income</b>			
(a) Revenue from Operations	340,308,686	156,620,073	365,412,887
(b) Other Income	1,120,085	674,486	1,852,690
<b>Total Income [ a + b ]</b>	<b>341,428,770</b>	<b>157,294,559</b>	<b>367,265,578</b>
<b>2. Expenses</b>			
(a) Employee Benefits Expense	141,791,010	60,403,463	156,135,637
(b) Finance Costs	9,854,780	10,439,918	24,980,761
(c) Depreciation and Amortisation expense	2,810,667	1,450,281	3,655,828
(d) Other Expenses	61,196,276	36,228,093	69,851,039
<b>Total Expenses</b>	<b>215,652,733</b>	<b>108,521,755</b>	<b>254,623,265</b>
<b>3. Profit / (Loss) before exceptional items and tax [ 1 - 2 ]</b>	<b>125,776,037</b>	<b>48,772,804</b>	<b>112,642,313</b>
<b>4. Exceptional Items</b>	-	-	-
<b>5. Profit / (Loss) before tax [ 3 + 4 ]</b>	<b>125,776,037</b>	<b>48,772,804</b>	<b>112,642,313</b>
<b>6. Tax Expense</b>			
Current Tax	38,104,930	21,400,000	44,500,000
Deferred Tax	5,259,937	(4,493,046)	(5,096,870)
Taxation of earlier years	-	-	310,373
<b>7. Profit for the period from continuing operations [ 5 - 6 ]</b>	<b>82,411,170</b>	<b>31,865,851</b>	<b>72,928,810</b>
<b>8. Other Comprehensive income (Net off Tax Expense)</b>			
A. Items that will not be reclassified to profit or loss - Income / (Expense)	(21,746)	(504,060)	(26,054)
B. Income Tax relating to items that will not be reclassified to profit or loss	7,526	174,445	9,017
<b>Total Other Comprehensive Income (Net off Tax Expense)</b>	<b>(14,220)</b>	<b>(329,615)</b>	<b>(17,037)</b>
<b>9. Total Comprehensive Income for the period [ 7 + 8 ]</b>	<b>82,396,950</b>	<b>31,536,236</b>	<b>72,911,772</b>
<b>10. Earnings per Equity Share (Face Value of ` 10/-) in Rupees</b>			
(a) Basic	15.382	5.948	13.612
(b) Diluted	15.382	5.948	13.612
<b>11. Paid -up Equity Share capital (Face Value of the share - 10/- each)</b>	<b>53,575,000</b>	<b>53,575,000</b>	<b>53,575,000</b>
<b>12. Paid -up Debt Capital ^</b>	<b>44,000,000</b>	<b>44,000,000</b>	<b>44,000,000</b>
<b>13. Reserve excluding Revaluation as per balance sheet of Previous accounting year</b>	<b>122,051,815</b>	<b>38,635,270</b>	<b>38,635,270</b>
<b>14. Debenture Redemption Reserve (DRR)*</b>	<b>11,000,000</b>	<b>11,000,000</b>	<b>11,000,000</b>
<b>15. Debt Equity Ratio (DER)**</b>	<b>0.53</b>	<b>1.36</b>	<b>0.67</b>
<b>16. Debt Service Coverage Ratio (DSCR) #</b>	<b>4.94</b>	<b>2.38</b>	<b>1.66</b>
<b>17. Interest Service Coverage Ratio (ISCR) ##</b>	<b>14.05</b>	<b>5.81</b>	<b>5.66</b>

^ Represents non-Convertible Debentures

\* Not annualised.

\*\* DER= Debt[long term debt(including current maturities)+short term debt] / Equity[ Paid up equity share capital and reserves and surplus]

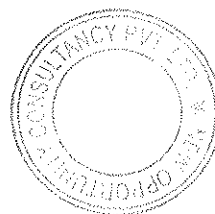
# DSCR=profit before interest cost and exceptional items, depreciation and amortisation expenses and tax / [Interest Cost+Principal repayment]

## ISCR=Profit before interest cost and exceptional items, depreciation and amortisation expenses and tax / [Interest cost]

Notes :

1. The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board at its meeting held on 27th October, 2017.

2. The Company has for the first time adopted The Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) with the transition date as 1st April, 2016. The statements for the half year ended September 2017, September 2016 and year ended 31st March 2017, have been prepared in accordance with IND AS rules prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.



3. The unaudited financial results for the half year ended 30th September, 2017 have been subjected to "Limited review" by the Statutory Auditors of the Company. The Ind-AS compliant financial results for the corresponding Half year ended 30th September 2016 and 31st March 2017 have not been subjected to limited review or audit. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of its affairs.

4. The Company's Operations relate to primarily one segment (Business Correspondent of various Banks). Hence the results are reported under one segment as per the IND AS 108 - "Operating Segments".

5. A reconciliation of the equity for the year ended 31st March 2017 and net profit reported for the half year Ended 30th September, 2016 and year ended 31st March 2017, required, as per Paragraph 32 of Ind AS 101:

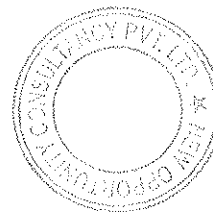
Equity reconciliation:

Particulars	Previous Year ended 31st March 2017
Equity as per Previous GAAP	172,878,936
Ind AS Adjustments:-	
Fair Valuation of Security Deposits	106,953
Accounting for Borrowings under Effective Interest Rate Method	64,545
Fair valuation of below the market rate borrowing	4,030,666
Provision for Expected Credit Loss	(33,835,449)
Tax expense on above	10,255,487
Equity as per Ind AS	153,501,138

Net Profit reconciliation:

Particulars	Corresponding Half year ended 30th September 2016	Previous Year ended 31st March 2017
Net Profit as per Previous GAAP	39,800,465	83,844,877
Ind AS Adjustments :-		
Fair Valuation of Security Deposits	(7,867)	118,046
Accounting for Borrowings under Effective Interest Rate Method	622,939	(773,068)
Provision for Expected Credit Loss	(13,253,054)	(16,064,308)
Tax expense on above	4,373,753	5,786,226
Re-measurement of Employee benefits	329,615	17,037
Net Profit as per Ind AS - A	31,865,850	72,928,810
Other Comprehensive Income - B	(329,615)	(17,037)
Total Comprehensive Income (A+B)	31,536,235	72,911,772

6. Figures for the previous period/year have been regrouped / re-arranged wherever necessary to conform to the current period's presentation



By order of the Board

*(Signature)*  
Ganesh Rao  
Managing Director  
DIN : 02302989

Mumbai  
27th October 2017

# HARIBHAKTI & CO. LLP

Chartered Accountants

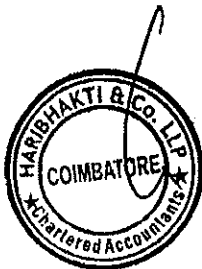
**Limited Review Report on the Unaudited Financial Results for the quarter ended 30<sup>th</sup> September 2017 pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015**

**Review Report to**

**The Board of Directors**

**New Opportunity Consultancy Private Limited**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **New Opportunity Consultancy Private Limited** ('the Company') for the period ended 30<sup>th</sup> September, 2017 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circular No CIR/IMD/DF1/69/2016 dated August 10, 2016. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Sec 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (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.



Haribhakti & Co. LLP, Chartered Accountants Regn. No. AAC- 3768, a limited liability partnership registered in India (converted on 17th June, 2014 from firm Haribhakti & Co. FRN: 103523W)

Shree Shanmugapriya, 2nd Floor, 454, Ponnaiyan Street, Crosscut Road, Gandhipuram, Coimbatore - 641 012, India.

Tel: +91 (422) 2237793 / 2238793 Fax: +91 (422) 2233793

Registered Office: 705, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059, India.

Other Offices: Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune.



# HARIBHAKTI & CO. LLP

Chartered Accountants

3. 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 aforesaid accounting standard and other recognised accounting practices and policies have not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circular No CIR/IMD/DF1/69/2016 dated August 10, 2016 including the manner in which it is to be disclosed, or that it contains any material misstatement.
4. As stated in Note 3 to the Statement, figures pertaining to the half year ended 30<sup>th</sup> September 2016 and the previous year ended 31<sup>st</sup> March 2017, have not been subject to limited review or audit.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W100048



C.S.Sathyanarayanan

Partner

Membership No.: 028328



Coimbatore

27-10-2017