

Annexure – 1

The Manager. Stock Exchange Ltd. Mumbai

Dear Sir,

Re: Compliance under Listing Agreement for the half year ending on 30.09.2014

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, as mentioned

Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

Series / Tranche	Date of Allotment	No. of NCDs	Face value	Amt. of Issue (Rs. in cr.)	Latest Rating
Group-F	11-04-2014	180	(Rs. in cr.)		
Group-F	31-07-2014		0.10	9.00	(ICRA)BBB+(SO
Group-F	16-09-2014	75	0.10	10.00	(ICRA)A-(SO)
	Various Contraction (Contraction Contraction Contracti	L,''	10.10	10.00	(ICRA)A-(SO)

- 2. We confirm that the proceeds the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
- The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
- 4. The Asset Coverage Ratio is 1.24 times.
- 5. The Debt Equity Ratio is 4.47.
- 6. The due date of payment of principal and interest and the actual date of payment for the half-year

Details of redemption & payment of interest during last half year ending 30.09.2014:

Series / Tranche	Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
(HLF)	Principal	12/07/2014	3,750,120	11/07/2014
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Disha Microfin Pyt. Ltd CIN 167120 11995PK-025373



	Interest	12/07/2014	842,000	12/07/2014
	Principal	12/08/2014	3,749,940	12/08/2014
	Interest	12/08/2014	830,658	12/08/2014
	Principal	12/09/2014	3,749,940	12/09/2014
Wante Children Company	Interest	12/09/2014	791,103	12/09/2014
NCD-4 RANTAKAR)	Interest	8/28/2014	911,075	8/25/2014
	Principal	9/28/2014	6,666,700	
	Interest	9/28/2014	1,009,181	9/24/2014

- 7. The assets of the Company which are secured for the NCDs issued, are sufficient to discharge the claims of the debenture-holders as and when they become due.
- 8. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- 9. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2014 to 31.03.2015 are as under:

Details of redemption & interest due in the next half-year:

	Due date of payment	
Principal / Interest) Principal	10/12/2014	(Rs.)
Interest		3,750,120
Principal		727,182
		3,749,940
	12/12/2014	711,992
		3,749,940
		650,636
Interest		3,750,120
Principal		632,883
Interest		3,749,940
Principal		593,327
Interest		3,749,940
Principal Principal	10/28/2014	499,927
Interest	10/28/2014	Olt And
Principal	1.1/20070000	911,370
Interest	11/00/0014	6,666,700
Principal		941,902
	Principal Interest	Principal 11/12/2014 Interest 11/12/2014 Principal 12/12/2014 Interest 12/12/2014 Interest 12/12/2014 Principal 1/12/2015 Interest 1/12/2015 Principal 2/12/2015 Interest 2/12/2015 Principal 3/12/2015 Interest 3/12/2015 Principal 10/28/2014 Interest 10/28/2014 Interest 11/28/2014 Interest 11/28/2014

Disha Microfin Pvt. Ltd. CIN + 1/07120031995PTC025373

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- William - Will	12/28/2014	874,623	1
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Principal		10174.7	
Interest			
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Principal	-\frac{3/28/2014}{10/16/2014}	$-\frac{71032}{3,125,025}$	and the same
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Principal		$\frac{763,37,025}{3,125,025}$	
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NCD -3 (Mahindra) Interest		- A - 1117	
NCD -3 (Ivama Inicapal Principal		$\frac{700.00}{3.124.950}$	
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The transfer of the transfer o	- 1 6 1 7 3 m		
Principal		$\frac{1}{3,125,025}$	
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Interest	1/16/2015		
Principal	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	125.025	
	2/18/2015	3,125,025	The same of the sa
Interest	2/16/2015	569,456	
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Interest	3/16/2015	Section and the second of the second	The second second second
Interes	3/10	balf year.	
Principal	3/16/2015 3/16/2015 ant of principal / interest du	e in next half year. of relevant Regulations i	of nortales .
Interest	terest du	Lenoine !	History
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We do not expect default in payment of principal / interest due in next half year.

- 10. We confirm that we have complied with all the provisions of relevant Regulations in relation to the ionus and lieting of NCDs issued by us and outstanding on 30.09.2014. 11. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately need to be created. we confirm that we have complied with all the provisions or relevant new the issue and listing of NCDs issued by us and outstanding on 30.09.2014.
 - This company is Non-Banking Financial Company and the NCDs mentioned at placed and hence no Debenture Redemption Reserve's is required to be created. 12. The half-yearly results for the half-year ending on 30.09.2014 are attached as per the format in Appearing to Listing Agreement. (Annex Lenctosed)
- 13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year and on 2014 requiring this company to notify to Stock Exchange or Debenture Truckee No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2014, requiring this company to notify to Stock Exchange or Debenture Trustees. 14. The name, designation and contact details of "Compliance Officer" of this company are as under:

 - (A) Name of Compliance Officer

 - (C) Correspondence Address (B) Designation
 - (D) Phone, Fax No.
 - (E) Email ID

- Company Secretary
 Complex, Panchvati Cross Road,
 404,4th Floor, 3rd Eye Complex, Panchvati Cross Road,
- C.G.Road Ahmedabad- 380006

 - preeti.mehta@disha.ifapl.com 079-4009 9815

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15. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

Name: Preefi Mehta

Authorized Signatory

Countersigned by:

For GDA Trusteeship Ltd

Debenture Trustees

Disha Microfin Pvt, Ltd. CIN U67/2001/1995PTC025373 Regeneral and Head Office