



Janalakshmi

likho apni kahaani



Date: 9<sup>th</sup> November 2015

To,  
Listing Operations  
BSE Limited,  
P J Towers, Dalal Street,  
Mumbai - 400001.

Dear Sir/Madam

Sub: Half Yearly Communication for half year ending 30<sup>th</sup> September 2015

Ref: SEBI Circular No: SEBI/IMD/BOND/1/2009/11/05 dated May 11, 2009 read with SEBI Circular No: SEBI/IMD/DOF-1/BOND/Cir-5/2009 dated November 26, 2009 on simplified listing agreement for debt securities.

In pursuant to the clause 6 in above mentioned SEBI Circulars the below information as on 30<sup>th</sup> September 2015 is being furnished to you.

Sr No	Particulars	Details
1	Latest Credit Rating	As per Annexure I
2	Asset Cover Available	As per Annexure I
3	Debt-Equity Ratio (as on 30 <sup>th</sup> September 2015)	5.0
4	Previous due date for the payment of interest / principal and whether the same has been paid or not	As per Annexure I
5	Next due date for the payment of interest / principal	As per Annexure I

Kindly acknowledge receipt.

For Janalakshmi Financial Services Pvt Ltd

Authorised Signatory (ies)



Counter Signatory

For GDA TRUSTEESHIP LIMITED  
For GDA Trusteeship Limited

Authorised Signatory  
Authorised Signatory (ies)

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Annexure I

Scrip Code Series ISIN	Credit Rating	Security Asset Cover	Previous Due Date (Interest / Principal)	Status	Next Due Date (Interest / Principal)
952460 Series 014(A) INE953L07164	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 22 <sup>nd</sup> July 2016 Principal: 22 <sup>nd</sup> July 2017
952461 Series 014(B) INE953L07172	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 22 <sup>nd</sup> July 2016 Principal: 22 <sup>nd</sup> July 2018
952462 Series 014(C) INE953L07180	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 22 <sup>nd</sup> July 2016 Principal: 22 <sup>nd</sup> July 2019
952608 Series 018 INE953L08014	ICRA A (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 11 <sup>th</sup> Aug 2016 Principal: 10 <sup>th</sup> Aug 2018
952615 Series 019 INE953L07230	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 14 <sup>th</sup> Aug 2016 Principal: 14 <sup>th</sup> Aug 2018
952679 Series 020 INE953L08022	ICRA A (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 29 <sup>th</sup> Aug 2016 Principal: 30 <sup>th</sup> Nov 2015
952688 Series 021 INE953L07248	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 31 <sup>th</sup> Aug 2016 Principal: 16 <sup>th</sup> Aug 2018
952790 Series 022 INE953L07255	ICRA A (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 23 <sup>rd</sup> Mar 2016 Principal: 23 <sup>th</sup> Sep 2021

Counter Signatory

For Janalakshmi Financial Services Pvt Ltd

Authorised Signatory(ies)



For GDA TRUSTEESHIP LIMITED  
For GDA TrusteeShip Limited

Authorised Signatory

Authorised Signatory(ies)

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Ref. :

Date :

Ref: 364/2015-16

To,  
**GDA Trusteeship Limited**  
Office No. 1, 2, and 3;  
4th Floor, Rehematoola House,  
7th Homji Street, Off P.M.Road, Fort  
Mumbai- 400001

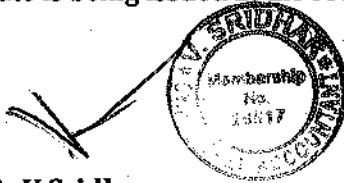
**CERTIFICATE**

On the basis of examination of the records and documents maintained by Janalakshmi Financial Services Limited, I certify that the Debt - Equity Ratio and the asset coverage ratio available as on 30th September 2015 is as below:

1. Debt Equity ratio as on September 30, 2015 is 5.0
2. Asset Coverage as on September 30, 2015 is as below for the respective Debentures:

Debentures Series - ISIN No	Asset Cover Ratio
014 (A) - INE953L07164	110%
014 (B) - INE953L07172	110%
014 (C) - INE953L07180	110%
019 - INE953L07230	110%
021 - INE953L07248	110%
022 - INE953L07255	110%

This certificate is being issued at the request of the company for submission to the Debenture Trustee.



Name of C.A: V.Sridhar  
Membership No.:28617  
Date: 3<sup>rd</sup> December 2015  
Place : Bangalore