



GDA Trustee

Believe in yourself... Trust us!



No.GDA/DEB/16-17/190

June 02, 2016

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

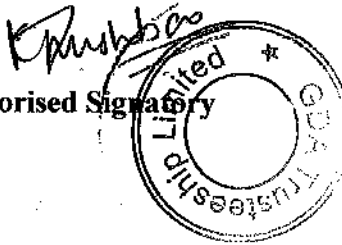
[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA 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 **Disha Microfin Pvt. Ltd.** (“**the Company**”) for the financial year ended March 31, 2016.

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 GDA Trusteeship Limited

Authorised Signatory



GDA Trusteeship Ltd.

Mumbai Office : Office No. 83-87, 8th Floor, Mittal Tower, 'B' Wing, Nariman Point, Mumbai - 400 021. Tel: +91-22-49220555 • Fax: +91-22-49220505

Regd. Office : GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038. CIN No. U74999PN1997PLC110262

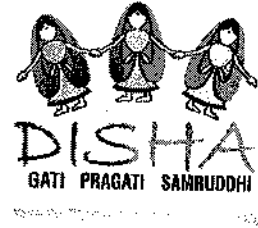
• Tel: +91-020-25280081 • Fax: +91-020-25280275 • Email: dt@gdatrustee.com Web: www.gdatrustee.com

Bengaluru Office : D II - 207, Shriram White House, Netaji Subhashchandra Bose Road, 15th Cross, 8th Main, R. T. Nagar, Ind Bank, Bengaluru - 560 032.

Delhi Office : B-22, Aneal Chambers - 1, 3, Bhikaji Karna Place, New Delhi - 110066.

Chennai Office : First Floor, No. 28, Ganapathy Colony, III Street, Teynampet, Chennai - 600 018.

Date: 30th May, 2016



To,
BSE Limited
1st Floor, P.J.Towers,
Dalal Street,
Mumbai – 400 001

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 2016.

Ref.: Listed issue of Non—Convertible Debentures (“NCDs”) aggregating to INR 9.00 Crs-Statutory Compliance-Half Yearly Report-CBO I

We wish to inform the following –

1. Credit Rating = BBB- effective from April 20, 2015 (Grading)
BBB+ (SO) {Credit rating for NCD}
2. Asset cover available = 1.10X
3. Debt – Equity Ratio = 5.30:1 as per unaudited financial results for the year ended March, 2016.
4. The interest was paid on 12th March 2016 (Previous due date for payment of interest)
5. The next due date for the payment of interest is 12th April 2016
6. Net-worth:- Rs . 439,712,820
7. Net-profit after tax:- Rs . 30,209,011
8. Earnings per share:- Rs . 3.09

This is for your information.

Thanking you.

Yours faithfully,

For Disha Microfin Private Limited



Authorised Signatory
Company Secretary
Jinali Thacker



Counter Signatory:
For GDA Trusteeship Limited

Authorised Signatory

Disha Microfin Pvt. Ltd.

CIN - U67120GJ1995PTC025373

Registered and Head Office : 404, 4th Floor, 3rd Eye, Panchavati Cross Road, C. G. Road, Ahmedabad - 380006, Phone : 91 79 40099815

Corporate Office : 5th Floor, Bren Mercury, Kaikondanahalli, Sarjapur Main Road, Bangalore - 560102, Phone : 91 80 42504444

E-mail : disha@fincare.com, URL : www.dishamicrofin.com

Disha Microfin Private Limited

Statement of financial results for the year ended 31 March 2016



Particulars	(₹ in Lakhs)			
	Half year ended 31 March 2016 Audited	Half year ended 31 March 2015 Audited	Year ended 31 March 2016 Audited	Year ended 31 March 2015 Audited
1 Interest earned				
(a) Interest on loans and advances	2,198	2,311	4,272	4,180
(b) Income on investments	25	21	51	34
(c) Others	888	544	1,666	1,077
	2,831	2,876	5,389	5,291
2 Other Income	40	12	73	30
3 Total Income (1+2)	2,871	2,888	5,462	5,301
4 Interest expended	1,286	1,262	2,325	2,267
5 Operating expenses				
(i) Employee cost	888	400	1,268	837
(ii) Rent	56	33	83	68
(iii) Depreciation and amortisation	61	24	65	48
(iv) Others				
- Legal and Professional fees	463	345	646	575
- Other expenses	309	144	472	320
6 Total Expenditure (4+5) excluding provisions and contingencies	2,822	2,208	4,852	4,133
7 Operating Profit before Provisions and Contingencies (3-6)	49	680	610	1,168
8 Provisions (including standard asset provision) / write off and contingencies	182	(6)	191	67
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	(133)	684	419	1,101
11 Tax expense	(35)	267	152	409
12 Net profit from ordinary activities after tax (10-11)	(88)	417	267	692
13 Extraordinary Items (net of tax expense)	-	-	-	-
14 Net profit for the period (12-13)	(88)	417	267	692
15 Paid-up equity share capital (Face value of the share is ₹ 10 each)	978	978	978	978
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)	3,118	2,307	3,120	2,368
17 Analytical Ratios				
(i) Capital Adequacy Ratio	20.97%	20.79%	20.97%	20.79%
(ii) Earnings Per Share (EPS)				
- Basic and Diluted	(1.00)	4.37	2.73	7.24
18 NPA Ratios				
a) percent of Gross NPA to Gross advances	0.46%	0.09%	0.45%	0.08%
b) percent of Net NPA to Net advances	0.10%	0.04%	0.10%	0.04%
c) Return on Assets (PAT/Average total assets*)	-0.37%	2.22%	1.02%	3.67%

Notes:

- The audited financial results for the year 31 March 2016 was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30 May 2016.
- EPS and other ratios disclosed for the half year ended 31 March 2016 and 31 March 2015 are not annualised.
- The Company is primarily engaged in the business of rural and micro credit in India. As such there are no separate business and geographic reportable segments.
- The amounts of the half year ended are the balancing amounts between the audited amounts in respect of the full financial year and the published half year.
- The figures of the previous year have been regrouped, reclassified, wherever necessary to confirm to current period's classification.

For and on behalf of the Board of Directors

“Sd-

Sameer Nanavati
Director
DIN: 00157693
Bengaluru
30 May 2016

For DISHA MICROFIN PVT. LTD

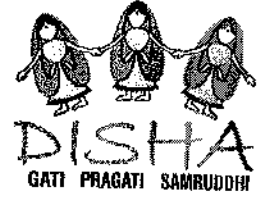
S. Nanavati
DIRECTOR

Disha Microfin Pvt. Ltd.
CIN - U67120GJ1995PTC025373

Registered and Head Office :

404, 4th Floor, 3rd Eye, Panchwati Cross Road, C. G. Road, Ahmedabad-380 006
Phone: +91-79-4009 9815 E-mail: contactus@disha.ifapl.com, URL: www.dishamicrofin.com

Date: 30th May, 2016



To,
BSE Limited
1st Floor, P.J. Towers,
Dalal Street,
Mumbai – 400 001

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 2016.

Ref: Listed issue of Non—Convertible Debentures (“NCDs”) aggregating to INR 9.00 Crs—Statutory Compliance—Half Yearly Report—CBO I

We wish to inform the following –

1. Credit Rating = BBB- effective from April 20, 2015 (Grading)
BBB+ (SO) {Credit rating for NCD}
2. Asset cover available = 1.10X
3. Debt – Equity Ratio = 5.30:1 as per unaudited financial results for the year ended March, 2016.
4. The interest was paid on 12th March 2016 (Previous due date for payment of interest)
5. The next due date for the payment of interest is 12th April 2016
6. Net-worth:- Rs . 439,712,820
7. Net-profit after tax:- Rs . 30,209,011
8. Earnings per share:- Rs . 3.09

This is for your information.

Thanking you.

Yours faithfully,

For Disha Microfin Private Limited



Authorised Signatory
Company Secretary
Jinali Thacker



Counter Signatory:
For GDA Trusteeship Limited

Authorised Signatory

Disha Microfin Pvt. Ltd.

CIN - U67120GJ1995PTC025373

Registered and Head Office : 404, 4th Floor, 3rd Eye, Panchavati Cross Road, C. G. Road, Ahmedabad - 380006, Phone : 91 79 40099815

Corporate Office : 5th Floor, Bren Mercury, Kaikondanahalli, Sarjapur Main Road, Bangalore - 560102, Phone : 91 80 42504444

E-mail : disha@fincare.com, URL : www.dishamicrofin.com

Disha Microfin Private Limited

Statement of financial results for the year ended 31 March 2016



Particulars	(₹ in Lakhs)			
	Half year ended 31 March 2016 Audited	Half year ended 31 March 2015 Audited	Year ended 31 March 2016 Audited	Year ended 31 March 2015 Audited
1 Interest earned				
(a) Interest on loans and advances	2,198	2,311	4,272	4,160
(b) Income on investments	25	21	51	34
(c) Others	608	564	1,088	1,077
	2,831	2,876	5,388	5,271
2 Other income	40	12	73	30
3 Total income (1+2)	2,871	2,888	5,462	5,301
4 Interest expended	1,285	1,202	2,328	2,287
5 Operating expenses				
(i) Employee cost	688	400	1,262	637
(ii) Rent	56	33	83	66
(iii) Depreciation and amortisation	61	24	65	48
(iv) Others				
- Legal and Professional fees	463	345	645	575
- Other expenses	309	144	472	320
6 Total Expenditure (4+5) excluding provisions and contingencies	2,822	2,208	4,852	4,133
7 Operating Profit before Provisions and Contingencies (3-6)	49	680	610	1,168
8 Provisions (including standard asset provision) / write off and contingencies	182	(4)	191	87
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	(133)	684	419	1,104
11 Tax expense	(35)	267	152	408
12 Net profit from ordinary activities after tax (10-11)	(98)	417	267	692
13 Extraordinary Items (net of tax expense)	-	-	-	-
14 Net profit for the period (12-13)	(98)	417	267	692
15 Paid-up equity share capital (Face value of the share is ₹ 10 each)	978	978	978	978
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)	3,118	2,387	3,120	2,305
17 Analytical Ratios				
(i) Capital Adequacy Ratio	20.97%	20.79%	20.97%	20.79%
(ii) Earnings Per Share (EPS)				
- Basic and Diluted	(1.00)	4.37	2.73	7.24
18 NPA Ratios				
a) percent of Gross NPA to Gross advances	0.45%	0.09%	0.45%	0.09%
b) percent of Net NPA to Net advances	0.10%	0.04%	0.10%	0.04%
c) Return on Assets (PAT/Average total assets)*	-0.37%	2.22%	1.02%	3.67%

* Represents the average of opening and closing total assets.

Notes:

- The audited financial results for the year 31 March 2016 was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30 May 2016.
- EPS and other ratios disclosed for the half year ended 31 March 2016 and 31 March 2015 are not annualised.
- The Company is primarily engaged in the business of rural and micro credit in India. As such there are no separate business and geographic reportable segments.
- The amounts of the half year ended are the balancing amounts between the audited amounts in respect of the full financial year and the published half year.
- The figures of the previous year have been regrouped, reclassified, wherever necessary to confirm to current period's classification.

For and on behalf of the Board of Directors

Sd/-
Sandeep Nanavati
Director
DIN: 00157603
Bengaluru
30 May 2016

For DISHA MICROFIN PVT. LTD

DIRECTOR

Disha Microfin Pvt. Ltd.
CIN - U67120GJ1995PTC025373
Registered and Head Office :

404, 4th Floor, 3rd Eye, Panchwati Cross Road, C. G. Road, Ahmedabad-380 006
Phone: +91-79-4009 9815 E-mail: contactus@disha.ifapl.com, URL: www.dishamicrofin.com



Date: 30th May, 2016

To,
BSE Limited
1st Floor, P.J.Towers,
Dalal Street,
Mumbai – 400 001

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 2016.

Ref: Listed issue of Non-Convertible Debentures ("NCDs") aggregating to INR 7.5.00 Crs-Statutory Compliance-Half Yearly Report-CBO III

We wish to inform the following –

1. Credit Rating = BBB- effective from April 20, 2015 (Grading)
BBB+ (SO) {Credit rating for NCD}
2. Asset cover available = 1.10x
3. Debt – Equity Ratio = 5.30:1 as per unaudited financial results for the year ended March, 2016.
4. The interest was paid on 13th March 2016 (Previous due date for payment of interest)
5. The next due date for the payment of interest is 13th April 2016.
6. Net-worth:- Rs . 439,712,820
7. Net-profit after tax:- Rs . 30,209,011
8. Earnings per share:- Rs . 3.09

This is for your information.

Thanking you.

Yours faithfully,

For Disha Microfin Private Limited


Authorized Signatory
Company Secretary
Jinali Thacker



Counter Signatory:
For GDA Trusteeship Limited

Authorized Signatory

Disha Microfin Pvt. Ltd.

CIN - U67120G11995PTC025373

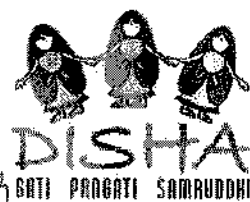
Registered and Head Office : 404, 4th Floor, 3rd Eye, Panchavati Cross Road, C. G. Road, Ahmedabad - 380006, Phone : 91 79 40099815

Corporate Office : 5th Floor, Bren Mercury, Kaikondanahalli, Sarjapur Main Road, Bangalore - 560102, Phone : 91 80 42504444

E-mail : disha@fincare.com, URL : www.dishamicrofin.com

Disha Microfin Private Limited

Statement of financial results for the year ended 31 March 2016



Particulars	(₹ in Lakhs)			
	Half year ended 31 March 2016 Audited	Half year ended 31 March 2015 Audited	Year ended 31 March 2016 Audited	Year ended 31 March 2015 Audited
1 Interest earned				
(a) Interest on loans and advances	2,198	2,311	4,272	4,188
(b) Income on investments	25	21	51	34
(c) Others	608	544	1,066	1,077
	2,831	2,876	5,389	5,271
2 Other Income	40	12	73	30
3 Total Income (1+2)	2,871	2,888	5,462	5,301
4 Interest expended	1,255	1,262	2,325	2,287
5 Operating expenses				
(i) Employee cost	658	400	1,262	837
(ii) Rent	56	33	83	88
(iii) Depreciation and amortisation	61	24	65	46
(iv) Others				
- Legal and Professional fees	463	345	649	576
- Other expenses	300	144	472	329
6 Total Expenditure (4+5) excluding provisions and contingencies	2,822	2,208	4,852	4,133
7 Operating Profit before Provisions and Contingencies (3-6)	49	680	610	1,168
8 Provisions (including standard asset provision) / write off and contingencies	182	(4)	191	67
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	(133)	684	419	1,101
11 Tax expense	(35)	267	162	409
12 Net profit from ordinary activities after tax (10-11)	(98)	417	267	692
13 Extraordinary Items (net of tax expense)	-	-	-	-
14 Net profit for the period (12-13)	(98)	417	267	692
15 Paid-up equity share capital (Face value of the share is ₹ 10 each)	978	978	978	978
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)	3,118	2,307	3,120	2,308
17 Analytical Ratios				
(i) Capital Adequacy Ratio	20.97%	20.70%	20.97%	20.70%
(ii) Earnings Per Share (EPS)				
- Basic and Diluted	(1.00)	4.37	2.73	7.24
18 NPA Ratios				
a) percent of Gross NPA to Gross advances	0.45%	0.09%	0.45%	0.08%
b) percent of Net NPA to Net advances	0.10%	0.04%	0.10%	0.04%
c) Return on Assets (PAT/Average total assets*)	-0.37%	2.22%	1.02%	3.67%

* Represents the average of opening and closing total assets

Notes:

- The audited financial results for the year 31 March 2016 was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30 May 2016.
- EPS and other ratios disclosed for the half year ended 31 March 2016 and 31 March 2015 are not annualised.
- The Company is primarily engaged in the business of rural and micro credit in India. As such there are no separate business and geographic reportable segments.
- The amounts of the half year ended are the balancing amounts between the audited amounts in respect of the full financial year and the published half year.
- The figures of the previous year have been regrouped, reclassified, wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors

Sd-
Sandeep Nanavati
Director
DIN: 00157893
Bangalore
30 May 2016

For DISHA MICROFIN PVT. LTD

S. Nanavati
DIRECTOR

Disha Microfin Pvt. Ltd.
CIN - U67120GJ1995PTC025373
Registered and Head Office :

404, 4th Floor, 3rd Eye, Panchwati Cross Road, C. G. Road, Ahmedabad-380 006
Phone: +91-79-4009 9815 E-mail: contactus@disha.ifapl.com, URL: www.dishamicrofin.com



Date: 30th May, 2016

To,
BSE Limited
1st Floor, P.J.Towers,
Dalal Street,
Mumbai - 400 001

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 2016.

Ref: Listed issue of Non-Convertible Debentures ("NCDs") aggregating to INR 10.00 Crs-Statutory Compliance-Half Yearly Report-CBO IV

We wish to inform the following -

1. Credit Rating = BBB- effective from April 20, 2015 (Grading)
BBB+ (SO) {Credit rating for NCD}
2. Asset cover available = 1.10X
3. Debt - Equity Ratio = 5.30:1 as per unaudited financial results for the year ended March, 2016.
4. The interest was paid on 25th march 2016 (Previous due date for payment of interest)
5. The next due date for the payment of interest is 25th April 2016.
6. Net-worth:- Rs . 439,712,820
7. Net-profit after tax:- Rs . 30,209,011
8. Earnings per share:- Rs . 3.09

This is for your information.

Thanking you.

Yours faithfully,

For Disha Microfin Private Limited

Authorised Signatory
Company Secretary
Jinali Thacker

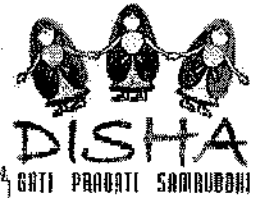


Counter Signatory:
For GDA Trusteeship Limited

Authorised Signatory

Disha Microfin Private Limited

Statement of financial results for the year ended 31 March 2016



Particulars	(₹ in Lakhs)			
	Half year ended 31 March 2016 Audited	Half year ended 31 March 2015 Audited	Year ended 31 March 2016 Audited	Year ended 31 March 2015 Audited
1 Interest earned				
(a) Interest on loans and advances	2,198	2,311	4,272	4,160
(b) Income on investments	25	21	51	34
(c) Others	808	544	1,068	1,077
	2,831	2,876	5,389	5,271
2 Other Income	40	12	73	30
3 Total Income (1+2)	2,871	2,888	5,462	5,301
4 Interest expended	1,255	1,262	2,326	2,287
5 Operating expenses				
(i) Employee cost	680	400	1,262	837
(ii) Rent	56	33	83	66
(iii) Depreciation and amortisation	51	24	65	48
(iv) Others				
- Legal and Professional fees	463	345	645	575
- Other expenses	309	144	472	320
6 Total Expenditure (4+5) excluding provisions and contingencies	2,822	2,208	4,852	4,133
7 Operating Profit before Provisions and Contingencies (3-6)	46	689	810	1,168
8 Provisions (including standard asset provision) / write off and contingencies	182	(4)	191	87
9 Exceptional items				
10 Profit from ordinary activities before tax (7-8-9)	(133)	694	419	1,101
11 Tax expense	(35)	207	152	439
12 Net profit from ordinary activities after tax (10-11)	(98)	417	267	692
13 Extraordinary items (net of tax expenses)				
14 Net profit for the period (12-13)	(98)	417	267	692
15 Paid-up equity share capital (Face value of the share is ₹ 10 each)	978	978	978	978
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)	3,118	2,387	3,120	2,385
17 Analytical Ratios				
(i) Capital Adequacy Ratio	20.97%	20.78%	20.97%	20.79%
(ii) Earnings Per Share (EPS)				
- Basic and Diluted	(1.00)	4.37	2.73	7.24
18 NPA Ratios				
a) percent of Gross NPA to Gross advances	0.45%	0.09%	0.45%	0.09%
b) percent of Net NPA to Net advances	0.10%	0.04%	0.10%	0.04%
c) Return on Assets (PAT/Average total assets*)	-0.37%	2.22%	1.02%	3.67%

Notes:

- The audited financial results for the year 31 March 2016 was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30 May 2016.
- EPS and other ratios disclosed for the half year ended 31 March 2016 and 31 March 2015 are not annualised.
- The Company is primarily engaged in the business of rural and micro credit in India. As such there are no separate business and geographic reportable segments.
- The amounts of the half year ended are the balancing amounts between the audited amounts in respect of the full financial year and the published half year.
- The figures of the previous year have been regrouped, reclassified, wherever necessary to confirm to current period's classification.

For and on behalf of the Board of Directors

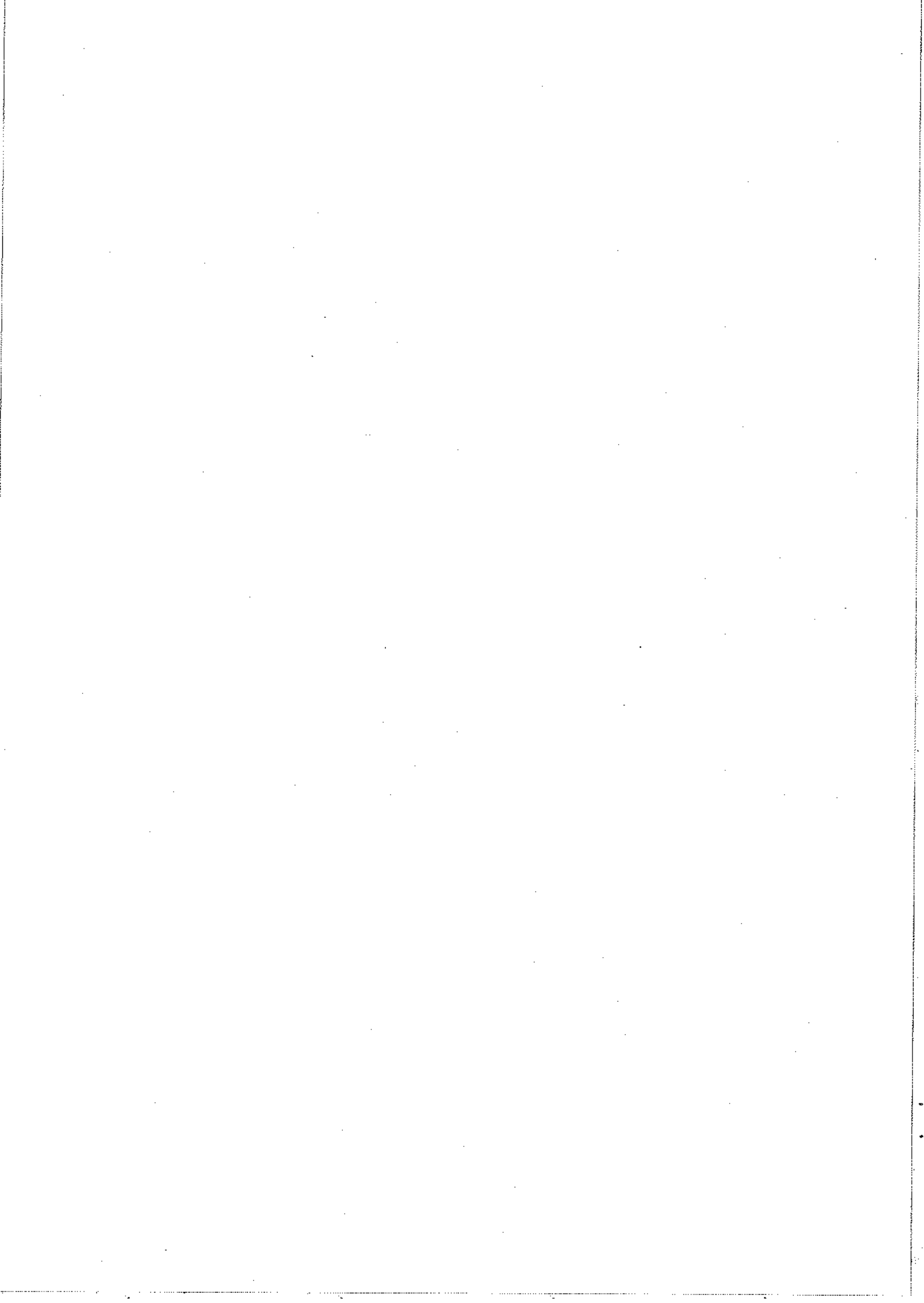
-Sd-
Sanjiv Naravati
Director
DIN: 00157683
Bengaluru
30 May 2016

For DISHA MICROFIN PVT. LTD

Sanjiv Naravati
DIRECTOR

Disha Microfin Pvt. Ltd.
CIN - U67120GJ1995PTC025373
Registered and Head Office :

404, 4th Floor, 3rd Eye, Panchwati Cross Road, C. G. Road, Ahmedabad-380 006
Phone: +91-79-4009 9815 E-mail: contactus@disha.ifapl.com, URL: www.dishamicrofin.com





Date: 30th May, 2016

To,
BSE Limited
1st Floor, P.J.Towers,
Dalal Street,
Mumbai - 400 001

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 2016.

Ref.: Listed issue of Non-Convertible Debentures ("NCDs") aggregating to INR 20.00 Crs-Statutory Compliance-Half Yearly Report-CBO VII

We wish to inform the following --

1. Credit Rating = BBB- effective from April 20, 2015 (Grading)
BBB+ (SO) {Credit rating for NCD}
2. Asset cover available = 1.10X
3. Debt - Equity Ratio = 5.30:1 as per unaudited financial results for the year ended March, 2016.
4. The interest was paid on 20th March 2016 (Previous due date for payment of interest)
5. The next due date for the payment of interest is 22nd April 2016.
6. Net-worth:- Rs . 439,712,820
7. Net-profit after tax:- Rs . 30,209,011
8. Earnings per share:- Rs . 3.09

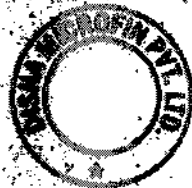
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Thanking you.

Yours faithfully,

For Disha Microfin Private Limited

Authorised Signatory
Company Secretary
Jinal Thacker



Counter Signatory:
For GDA Trusteeship Limited

Authorised Signatory

Disha Microfin Private Limited
Statement of financial results for the year ended 31 March 2016


Particulars	(₹ in Lakhs)			
	Half year ended 31 March 2016 Audited	Half year ended 31 March 2015 Audited	Year ended 31 March 2016 Audited	Year ended 31 March 2015 Audited
1 Interest earned				
(a) Interest on loans and advances	2,198	2,311	4,272	4,160
(b) Income on investments	25	21	51	34
(c) Others	608	544	1,680	1,077
	2,831	2,876	5,983	5,271
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3 Total Income (1+2)	2,871	2,888	6,056	5,301
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5 Operating expenses				
(i) Employee cost	688	400	1,262	637
(ii) Rent	56	33	83	86
(iii) Depreciation and amortisation	81	24	65	40
(iv) Others				
- Legal and Professional fees	483	345	649	575
- Other expenses	309	144	472	320
6 Total Expenditure (4+5) excluding provisions and contingencies	2,822	2,288	4,852	4,133
7 Operating Profit before Provisions and Contingencies (3-6)	49	600	610	1,168
8 Provisions (including standard asset provision) / write off and contingencies	182	(4)	191	67
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	(133)	594	419	1,101
11 Tax expense	(35)	207	132	469
12 Net profit from ordinary activities after tax (10-11)	(98)	417	287	632
13 Extraordinary items (net of tax expense)	-	-	-	-
14 Net profit for the period (12-13)	(98)	417	287	632
15 Paid-up equity share capital (Face value of the share is ₹ 10 each)	970	978	978	978
16 Reserves excluding Revocation Reserves (as per Balance Sheet of previous accounting year)	3,118	2,307	3,120	2,305
17 Analytical Ratios				
(i) Capital Adequacy Ratio	20.97%	20.79%	20.97%	20.79%
(ii) Earnings Per Share (EPS)				
- Basic and Diluted	(1.00)	4.37	2.73	7.24
18 NPA Ratios				
a) percent of Gross NPA to Gross advances	0.45%	0.09%	0.45%	0.09%
b) percent of Net NPA to Net advances	0.10%	0.04%	0.10%	0.04%
c) Return on Assets (PAT/Average total assets*)	-0.37%	2.22%	1.02%	3.67%

* Represents the average of opening and closing total assets.

Notes:

- The audited financial results for the year 31 March 2016 was reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30 May 2016.
- EPS and other ratios disclosed for the half year ended 31 March 2016 and 31 March 2015 are not annualised.
- The Company is primarily engaged in the business of rural and micro credit in India. As such there are no separate business and geographic reportable segments.
- The amounts of the half year ended are the balancing amounts between the audited amounts in respect of the full financial year and the published half year.
- The figures of the previous year have been regrouped, reclassified, wherever necessary to confirm to current period's classification.

For and on behalf of the Board of Directors

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Sameer Monavali
Director
DIN: 00157683
Bengaluru
30 May 2016

For DISHA MICROFIN PVT. LTD

DIRECTOR

Disha Microfin Pvt. Ltd.
CIN - U67120GJ1995PTC025373
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