



likho apni kahaani

November 15, 2016

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 2016

**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 2016 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 2016)	4.14
4	Net Profit after Tax	180.34 Crs
5	Net Worth	2421.67 Crs
6	Earnings per Share	Basic - 333.00 Diluted - 333.00
7	Previous due date for the payment of interest / principal and whether the same has been paid or not	As per Annexure I
8	Next due date for the payment of interest / principal	As per Annexure I

Kindly acknowledge receipt.

For Janalakshmi Financial Services Limited

Authorised Signatory (ies)



Counter Signatory

For Catalyst Trusteeship Limited

Authorised Signatory (ies)



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Annexure I

Scrip Code Series ISIN	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: 22 <sup>nd</sup> July 2016 Principal: NA	Paid	Interest: 22 <sup>nd</sup> July 2017 Principal: 22 <sup>nd</sup> July 2017
952461 Series 014(B) INE953L07172	ICRA A+ (Stable)	110%	Interest: 22 <sup>nd</sup> July 2016 Principal: NA	Paid	Interest: 22 <sup>nd</sup> July 2017 Principal: 22 <sup>nd</sup> July 2018
952462 Series 014(C) INE953L07180	ICRA A+ (Stable)	110%	Interest: 22 <sup>nd</sup> July 2016 Principal: NA	Paid	Interest: 22 <sup>nd</sup> July 2017 Principal: 22 <sup>nd</sup> July 2019
952608 Series 018 INE953L08014	ICRA A+ (Stable)	Unsecured	Interest: 11 <sup>th</sup> Aug 2016 Principal: NA	Paid	Interest: 11 <sup>th</sup> Aug 2017 Principal: 10 <sup>th</sup> Aug 2018
952615 Series 019 INE953L07230	ICRA A+ (Stable)	110%	Interest: 14 <sup>th</sup> Aug 2016 Principal: NA	Paid	Interest: 14 <sup>th</sup> Aug 2017 Principal: 14 <sup>th</sup> Aug 2018
952679 Series 020 INE953L08022	ICRA A+ (Stable)	Unsecured	Interest: 29 <sup>th</sup> Aug 2016 Principal: 29 <sup>th</sup> Aug 2016	Paid	Interest: 28 <sup>th</sup> Aug 2017 Principal: 28 <sup>th</sup> Nov 2016
952688 Series 021 INE953L07248	ICRA A+ (Stable)	110%	Interest: 31 <sup>th</sup> Aug 2016 Principal: NA	Paid	Interest: 31 <sup>th</sup> Aug 2017 Principal: 16 <sup>th</sup> Aug 2018
952790 Series 022 INE953L07255	ICRA A+ (Stable)	110%	Interest: 23 <sup>rd</sup> Sep 2016 Principal: NA	Paid	Interest: 23 <sup>rd</sup> March 2017 Principal: 23 <sup>th</sup> Sep 2021
953148 Series 023 INE953L08030	ICRA A+ (Stable)	Unsecured	Interest: 30 <sup>th</sup> Sep 2016 Principal: NA	Paid	Interest: 31 <sup>st</sup> March 2017 Principal: 22 <sup>nd</sup> Dec 2022
953161 Series 024 INE953L08048	ICRA A+ (Stable)	Unsecured	Interest: 30 <sup>th</sup> June 2016 Principal: NA	Paid	Interest: 30 <sup>th</sup> Dec 2016 Principal: 30 <sup>th</sup> June 2021
953156 Series 025 INE953L07263	ICRA A+ (Stable)	105%	Interest: 30 <sup>th</sup> Sep 2016 Principal: NA	Paid	Interest: 31 <sup>st</sup> Oct 2016 Principal: 29 <sup>th</sup> Dec 2017
953397 Series 026 INE953L07271	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 5 <sup>th</sup> Feb 2017 Principal: 8 <sup>th</sup> Apr 2019

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953716 Series 027 INE953L07289	ICRA A+ (Stable)	110%	Interest: NA Principal: NA	NA	Interest: 30 <sup>th</sup> Mar 2019 Principal: 30 <sup>th</sup> Mar 2019
953629 Series 028 INE953L08055	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 21 <sup>th</sup> Mar 2017 Principal: 19 <sup>th</sup> May 2023
953718 Series 029 INE953L08063	ICRA A+ (Stable)	Unsecured	Interest: 28 <sup>th</sup> Sep 2016 Principal: NA	Paid	Interest: 28 <sup>th</sup> March 2017 Principal: 27 <sup>th</sup> May 2022
953852 Series 030 INE953L07297	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 20 <sup>th</sup> April 2017 Principal: 19 <sup>th</sup> April 2019
953850 Series 031 INE953L08071	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 21 <sup>th</sup> April 2017 Principal: 19 <sup>th</sup> April 2019
953882 Series 032 INE953L08089	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 02 <sup>nd</sup> May 2017 Principal: 15 <sup>th</sup> April 2019
953889 Series 033(A) INE953L07305	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 03 <sup>rd</sup> May 2017 Principal: 26 <sup>th</sup> April 2019
953890 Series 033(B) INE953L07313	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 03 <sup>rd</sup> May 2017 Principal: 28 <sup>th</sup> Mar 2019
953938 Series 034 INE953L07321	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 11 <sup>th</sup> May 2017 Principal: 10 <sup>th</sup> May 2019
954018 Series 035 INE953L07339	ICRA A+ (Stable)	105%	Interest: NA Principal: NA	NA	Interest: 23 <sup>rd</sup> May 2017 Principal: 23 <sup>rd</sup> May 2019
NA Series 036-I INE953L08097	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 07 <sup>th</sup> Dec 2016 Principal: 07 <sup>th</sup> June 2022
NA Series 036-II INE953L08105	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 07 <sup>th</sup> Dec 2016 Principal: 07 <sup>th</sup> Dec 2022
NA Series 036-III INE953L08113	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 07 <sup>th</sup> Dec 2016 Principal: 07 <sup>th</sup> June 2023
954193 Series 037 INE953L08121	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 14 <sup>th</sup> June 2017 Principal: 15 <sup>th</sup> July 2019

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NA Series 038A INE953L08139	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 22 <sup>nd</sup> June 2017 Principal: 22 <sup>nd</sup> Dec 2017
NA Series 038B INE953L08147	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 22 <sup>nd</sup> June 2017 Principal: 22 <sup>nd</sup> June 2019
954366 Series 039 INE953L08154	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 8 <sup>th</sup> July 2017 Principal: 8 <sup>th</sup> July 2019
954433 Series 040 INE953L08162	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 19 <sup>th</sup> July 2017 Principal: 15 <sup>th</sup> March 2018
954438 Series 041 INE953L08170	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 20 <sup>th</sup> July 2017 Principal: 19 <sup>th</sup> Jan 2018
NA Series 042 INE953L08188	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 26 <sup>th</sup> July 2017 Principal: 26 <sup>th</sup> July 2018
NA Series 043 INE953L08196	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 5 <sup>th</sup> Aug 2017 Principal: 5 <sup>th</sup> Aug 2017
955007 Series 044-A INE953L08204	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 28 <sup>th</sup> Sept 2018 Principal: 28 <sup>th</sup> Sept 2018
955008 Series 044-B INE953L08212	ICRA A+ (Stable)	Unsecured	Interest: NA Principal: NA	NA	Interest: 28 <sup>th</sup> Sept 2017 Principal: 28 <sup>th</sup> Sept 2019

Counter Signatory

For Janalakshmi Financial Services Limited

Authorised Signatory (ies)



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