



Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

09.11.2016

PFSP/2016-17/ 64

To
The Manager
BSE Limited,
Floor 25, P J Towers
Dalal Street
Mumbai- 400001

Sub: Issue of Non-Convertible Debentures (“NCDs”) aggregating to INR 15 Crs – Statutory Compliance – Half Yearly Report for the half year ending September 30, 2016

Dear Sir / Madam,

With reference to cited subject please find attached herewith –

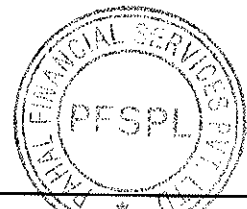
1. Asset Cover Ratio : 1.30
2. Debt Equity Ratio: 5.54 times
3. Net Worth: Rs. 28,57,92,832
4. Net Profit after tax: Rs. 1,81,75,431
5. Earning Per Share: Rs. 2.01
6. Kindly note –

Updated list of the name and address of the Debenture holder as per BENPOS as on:

| Name of Debenture Holder | Address of Debenture Holder |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Hinduja Leyland Finance Limited | No. 27 A Developed Industrial Estate South Phase, Guindy Chennai – 600032 |
| L and T Finance Limited | 5 th Floor, City 2, Plot No. 177, CST Road, Near Mercedes Showroom, Kalina Santacruz, Mumbai -400098 |

7. Details of redemption and payment of interest during last half year ending 30.09.2016

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount | Actual date of payment |
|----------------------------------------------------|-------------------|-----------|------------------------|-----------|---------------------------|
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 1,044,864 | 27-Apr-16 | 5,211,564 | 21-Apr-16 |





Pahal Financial Services Pvt. Ltd.

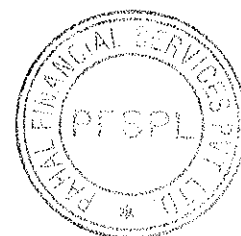
CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

| | | | | | |
|-------------------------------------------------|-----------|---------|-----------|-----------|-----------|
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 908,128 | 27-May-16 | 5,074,828 | 24-May-16 |
| 12.78% Pahal Financial Services Private Limited | 4,166,600 | 895,892 | 27-Jun-16 | 5,062,492 | 22-Jun-16 |
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 825,572 | 27-Jul-16 | 4,992,272 | 25-Jul-16 |
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 784,293 | 26-Aug-16 | 4,950,993 | 23-Aug-16 |
| 12.78% Pahal Financial Services Private Limited | 4,166,600 | 792,809 | 27-Sep-16 | 4,959,409 | 22-Sep-16 |

8. Next due date for the payment of interest for Non-Convertible Debenture and the redemption amount

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount |
|-------------------------------------------------|----------------|----------|---------------------|-----------|
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 701,736 | 27-Oct-16 | 4,868,436 |
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 638,337 | 25-Nov-16 | 4,805,037 |
| 12.78% Pahal Financial Services Private Limited | 4,166,600 | 660,674 | 27-Dec-16 | 4,827,274 |
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 597,262 | 27-Jan-17 | 4,763,962 |
| 12.78% Pahal Financial Services Private Limited | 4,166,700 | 554,600 | 27-Feb-17 | 4,721,300 |
| 12.78% Pahal Financial Services Private Limited | 4,166,600 | 462,168 | 27-Mar-17 | 4,628,768 |





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

9. Creation of Debenture Redemption Reserve (DRR) is not applicable to our Company vide Circular No. 04/2013 of Ministry of Corporate Affairs. Circular is already shared to you.

Thanking you.

For, Pahal Financial Services Private Limited

Kartik S Mehta
(Managing Director)





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

09.11.2016

PFSPL/2016-17/63

To
The Manager
BSE Limited,
Floor 25, P J Towers
Dalal Street
Mumbai- 400001

Sub: Issue of Non-Convertible Debentures ("NCDs") aggregating to INR 15 Crs – Statutory Compliance – Half Yearly Report for the half year ending September 30, 2016

Dear Sir / Madam,

With reference to cited subject please find attached herewith –

1. Asset Cover Ratio : 1.30
2. Debt Equity Ratio: 5.54 times
3. Net Worth: Rs. 28,57,92,832
4. Net Profit after tax: Rs. 1,81,75,431
5. Earning Per Share: Rs. 2.01
6. Kindly note –

Updated list of the name and address of the Debenture holder as per BENPOS as on:

| Name of Debenture Holder | Address of Debenture Holder |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Hinduja Leyland Finance Limited | No. 27 A Developed Industrial Estate South Phase, Guindy Chennai – 600032 |
| L and T Finance Limited | 5 th Floor, City 2, Plot No. 177, CST Road, Near Mercedes Showroom, Kalina Santacruz, Mumbai -400098 |

7. Details of redemption and payment of interest during last half year ending 30.09.2016

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount | Date of Actual Payment |
|-----------------------------------------------------------|-------------------|----------|------------------------|-----------|---------------------------|
| 13.5% Pahal Financial Services Private Limited 2017 | 6,249,900.00 | 863,608 | 25-Apr-16 | 7,113,508 | 20-Apr-16 |





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

| | | | | | |
|-----------------------------------------------------|--------------|---------|-----------|-----------|-----------|
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 671,113 | 23-May-16 | 6,921,163 | 20-May-16 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 675,822 | 23-Jun-16 | 6,925,872 | 20-Jun-16 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,249,900.00 | 627,969 | 25-Jul-16 | 6,877,869 | 20-Jul-16 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 505,601 | 23-Aug-16 | 6,755,651 | 16-Aug-16 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 473,076 | 23-Sep-16 | 6,723,126 | 20-Sep-16 |

8. Next due date for the payment of interest for Non-Convertible Debenture and the redemption amount

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount |
|-----------------------------------------------------|-------------------|----------|------------------------|-----------|
| 13.5% Pahal Financial Services Private Limited 2017 | 6,249,900.00 | 405,493 | 24-Oct-16 | 6,655,393 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 326,955 | 23-Nov-16 | 6,577,005 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 261,563 | 23-Dec-16 | 6,511,613 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,249,900.00 | 202,746 | 23-Jan-17 | 6,452,646 |





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

| | | | | |
|-----------------------------------------------------|--------------|---------|-----------|-----------|
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 135,165 | 23-Feb-17 | 6,385,215 |
| 13.5% Pahal Financial Services Private Limited 2017 | 6,250,050.00 | 61,011 | 23-Mar-17 | 6,311,061 |

9. Creation of Debenture Redemption Reserve (DRR) is not applicable to our Company vide Circular No. 04/2013 of Ministry of Corporate Affairs. Circular is already shared to you.

10. The credit rating of this issue of NCD has been revised from [ICRA] BBB+(SO) to [ICRA]A(SO).

Thanking you.

For, Pahal Financial Services Private Limited

Kartik S Mehta
(Managing Director)





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 • Email : ho@pahalfinance.com • Website: www.pahalfinance.com

09.11.2016

PFSPL/2016-17/62

To
The Manager
BSE Limited,
Floor 25, P J Towers
Dalal Street
Mumbai- 400001

Sub: Issue of Non-Convertible Debentures ("NCDs") aggregating to INR 10 Crs – Statutory Compliance – Half Yearly Report for the half year ending September 30, 2016

Dear Sir / Madam,

With reference to cited subject please find attached herewith –

1. Asset Cover Ratio : 1.30
2. Debt Equity Ratio: 5.54 times
3. Net Worth: Rs. 28,57,92,832
4. Net Profit after tax: Rs. 1,81,75,431
5. Earning Per Share: Rs. 2.01
6. Kindly note –

Updated list of the name and address of the Debenture holder as per BENPOS as on:

| Name of Debenture Holder | Address of Debenture Holder |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Hinduja Leyland Finance Limited | No. 27 A Developed Industrial Estate South Phase, Guindy Chennai – 600032 |
| L and T Finance Limited | 5 th Floor, City 2, Plot No. 177, CST Road, Near Mercedes Showroom, Kalina Santacruz, Mumbai -400098 |

7. Details of redemption and payment of interest during last half year ending 30.09.2016

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount | Actual date of payment |
|------------------------------------------------------------|-------------------|-----------|------------------------|--------------|---------------------------|
| 13.09% Pahal Financial Services Private Limited 2016 | 4,166,800.00 | 46,314.87 | 15.04.2016 | 42,13,114.87 | 08-Apr-16 |





Pahal Financial Services Pvt. Ltd.

CIN : U65910GJ1994PTC082668

Ph.: 079-40373857 ● Email : ho@pahalfinance.com ● Website: www.pahalfinance.com

8. Next due date for the payment of interest for Non-Convertible Debenture and the redemption amount

| Series/Tranche | Type Principal | Interest | Due date of payment | Amount |
|-------------------------------------|-------------------|----------|------------------------|--------|
| Not Applicable being fully redeemed | | | | |

9. Creation of Debenture Redemption Reserve (DRR) is not applicable to our Company vide Circular No. 04/2013 of Ministry of Corporate Affairs. Circular is already shared to you.

Thanking you.

For, Pahal Financial Services Private Limited

Kartik S Mehta
(Managing Director)

