

SAIJA

Empowering through Microfinance

CIN-U65929DL1997PTC089892

Date: 15/10/2015

BSE

P J Towers, Dalal Street,
Mumbai - 400001, India

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending 30th September 2015

We wish to inform the following -

Sl.No	Particular	CBO VIII	CBO X
1	Credit Rating	[ICRA]BBB+(SO)	[ICRA]A-(SO)
2	Asset Cover Available	1.22 times	
3	Debt-Equity Ratio	5.41:1	
4	Last date of Interest Payment	24/09/2015	26/09/2015
5	Next due date of Interest Payment	24/10/2015	26/10/2015

This is for your information.

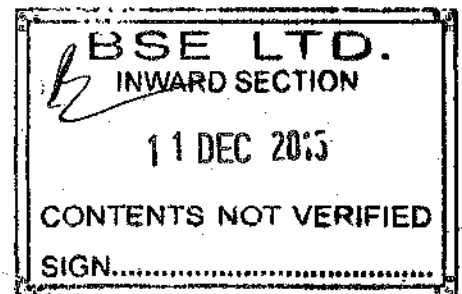
Thanking you,

Yours faithfully,

Saija Sankar
For Saija Finance Private Limited
SAIJA FINANCE PVT. LTD.
COMPANY SECRETARY
Company Secretary

Counter signatory
For GDA Trusteeship Limited

S.A. Gupta
Authorised Signatory



SAIJA FINANCE PRIVATE LIMITED

(A Non-Banking Financial Company)

Registered Office : B-3/17, Safdarjung Enclave, New Delhi - 110029
Camp Office : F-128, 3rd Floor, Mohammadpur, R.K. Puram, Opp. Bari Parking,
Behind Bhikaji Cama Palace, New Delhi - 110066
Ph. : +011-425 80045 (Fixed Line), 7042734455 (Mobile)
Head Office : "Saija House", 3rd Floor, Uma Complex, Fraser Road, Patna - 800 001
Ph. : 0612-2332009 (o), e-mail : info@saija.in, Website : www.saija.in



S B SHARMA & ASSOCIATES

CHARTERED ACCOUNTANTS

CERTIFICATE

As per the Books of Saija Finance Private Limited, the Asset Coverage Ratio as on 30th September 2015 is calculated as below.

Total Assets	182,61,24,584
Intangible Assets	7,94,649
Current Liabilities	71,76,37,898
Short Term Debt (Current Maturities)	57,94,94,433
Long Term Debt	79,79,84,801

Asset Coverage Ratio: 1.23

(Total Asset – Intangible Assets) – (Current Liabilities – Short Term Debt)

=

Total Debt Outstanding (Long Term + Short Term)

(182,61,24,584 – 7,94,649) – (71,76,37,898 – 57,94,94,433)

=

(79,79,84,801+57,94,94,433)

For S B SHARMA AND ASSOCIATES
Chartered Accountants

(Ca. Shyam Babu)
Partner

Membership No.: -512327

Date: - 08/12/2015

Place: Patna



111, 1st Floor, Ashiana Tower, Exhibition Road, Patna-800 001

Ph.: 0612-2323061, Mob.: +918521575999, +918294632100

E-mail :- sbsharmaandassociates@gmail.com



**S B SHARMA & ASSOCIATES
CHARTERED ACCOUNTANTS**

Certificate

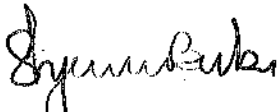
TO WHOMSOEVER IT MAY CONCERN

This is to certify that the Debt-Equity Ratio of M/s Saija Finance Private limited, having head office at 3rd floor, Uma Complex, Fraser Road, Patna- 800001, is 5.41 as on 30th September, 2015, it is calculated on the basis of unaudited Balance Sheet as on that date. Below is the calculation for the Debt-Equity Ratio:

Particulars	Amount (as on 30 th September, 2015)
Total Borrowings (A)	Rs. 137,74,79,234/-
Shareholder's Equity (B)	Rs. 25,46,44,820/-
Debt -Equity Ratio (A/B)	5.41

For S B Sharma & Associates

Chartered Accountants


(Partner)



M.No. 512327

Date: 02/12/2015

Place: Patna

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Mumbai – 400001, India

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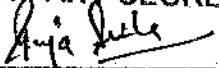
We wish to inform the following –

1. Credit Rating = BBB- effective from 21/08/2015
2. Asset cover available = 1.22 times
3. Debt – Equity Ratio = 5.41 : 1 as per audited financial results for the half year ended September 30, 2015.
4. The interest was paid on 24/9/2015 for CBO VIII and on 26/09/2015 for CBO X.
5. The next due date for the payment of interest is 24/10/2015 for CBO VIII and 26/10/2015 for CBO X.

This is for your information.
Thanking you,

Yours faithfully,

For Saija Finance Private Limited
SAIJA FINANCE PVT. LTD.
COMPANY SECRETARY


Company Secretary

Counter signatory:
For GDA Trusteeship Limited

Authorised Signatory

	CBO VIII	CBO X
Particulars		
1) CR	>	>
2) ACR		
3) DER		
4) Int (Pre)		
5) Int (Post)		

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