

12<sup>th</sup> November, 2016

To,  
BSE Ltd,  
Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai 400001

**Sub: Listed issue of Non-Convertible Debentures aggregating to INR 7.5 Crs-Statutory Compliance-Report for the half year ending 30<sup>th</sup> September, 2016**

Dear Sir,

Please find the following information as part of half yearly report.

- a) Credit Rating: The rating of the instrument at the time of issuance is A- (SO) by ICRA. As on 30<sup>th</sup> September, 2016, the rating remains unchanged.
- b) Asset Coverage Ratio: Asset Coverage Ratio as on 30<sup>th</sup> September, 2016 stands at 1.36. **(Calculation is enclosed)**
- c) Debt-Equity Ratio: Debt to Equity ratio as on March 31, 2016 stands at 2.86. **(Calculation is enclosed)**
- d) Previous Due date for the payment of principal and interest; **as per Annexure A.**
- e) Next due date for the payment of interest and/or principal; **as per Annexure B.**
- f) Debt Service Coverage Ratio: NA\*\*
- g) Interest Service Coverage Ratio: NA\*\*
- h) Debenture Redemption Reserve: NA
- i) Net Worth: Rs. 198,716,877/-
- j) Net Profit After Tax: Rs. 13,317,049/-
- k) Earnings Per Share: Rs. 0.79

\*\*The requirement of disclosures of debt service coverage ratio, asset cover and interest service coverage ratio is not applicable for Non-Banking Financial Companies registered with the Reserve Bank of India.

Thanking You  
Sincerely

  
Aviral Saini  
Director  
03534719



**Light Microfinance Private Limited**

Registered Office - 202 Nilgiri | 9, Barakhamba Road | New Delhi - 110001

Corporate Office - 104A, Pinnacle Business Park | Corporate Road, Prahladhagar | Ahmedabad, (Gujarat) - 380015

Contact Us - 079- 40050059 | [info@lightmicrofinance.com](mailto:info@lightmicrofinance.com), [www.lightmicrofinance.com](http://www.lightmicrofinance.com)

CIN No. U67120DL1994PTC216764

**CALCULATION OF ASSET COVERAGE RATIO AS ON 30<sup>TH</sup> SEPT, 2016**

S.N	Particulars	Amount (In Rs)
1	Total Assets	881,630,700
2	Intangible Assets	4,32,607
3	Current Liabilities	107,292,345
4	Short Term Debt	-
5	Net Asset (1-2)-(3-4)	773,905,748
6	Long Term Debt (Current + Non-Current)	568,588,753
7	Short Term Debt	-
8	Total Debt O/s (6+7)	568,588,753
	Asset Coverage Ratio (5/8)	1.36

**DEBT-EQUITY RATIO AS ON 30<sup>TH</sup> SEPT, 2016**

S.N	Particulars	Amount (In Rs)
1	Long Term Debt (Current+ Non- Current)	568,588,753
2	Short Term Debt	-
3	Total Debt Outstanding (1+2)	568,588,753
4	Paid-up Capital	166,500,000
5	Reserves and Surplus	32,216,877
6	Total Shareholders' Equity (4+5)	198,716,877
	Debt-Equity Ratio (3/6)	2.86

**ANNEXURE A**

Previous Due date for the payment of principal and interest

S.N	Previous Due Date	Payment Status	Actual Payment Date
1	September 26, 2016	Paid	September 22, 2016

**ANNEXURE B**

Details of redemption & interest due in the next half-year i.e. 01.10.2016 to 31.03.2017

Series/ Tranche	Type	Due Date of Payment	Amount (Rs.)
Oct	Principal + Interest	26-10-16	34,86,383.05
Nov	Principal + Interest	28-11-16	34,00,655.25
Dec	Principal + Interest	26-12-16	33,97,244.39
Jan	Principal + Interest	26-01-17	34,02,170.19
Feb	Principal + Interest	27-02-17	33,09,259.54
Mar	Principal + Interest	27-03-17	32,89,645.21

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