



13th November 2015

Department of Corporate Services
Bombay Stock Exchange Ltd.
P J Towers, Dalal Street,
Mumbai - 400 001

Dear Sir,

**Sub: Half Yearly Communication pursuant to clause 27 of Debt Listing Agreement
Ref: Scrip Codes: 952815**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, as mentioned below for the Half Year ended 30th September.

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:
Details of listed NCDs:

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Latest Rating
Series 12	16-09-2015	07-10-2015	300	1,000,000	300,000,000	CRISIL A-/ Stable

2. We confirm that the proceeds the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
4. There is no asset cover ratio required for the mentioned Debenture.
5. The Debt Equity Ratio is 4.87 times.
6. The due date of payment of principal and interest and the actual date of payment for the half year ending on 30.09.2015 are as under:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Series 12	-	-	-	-

7. The assets of the Company which are secured for the NCDs issued are sufficient to discharge the claims of the debenture-holders as and when they become due.
8. The Cashflows of the Company are adequate for payment of interest and redemption of principal of the NCDs issued.
9. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 to 31.03.2016 are as under:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series 12	Interest	15.03.2016	2,05,66,900

EQUITAS MICRO FINANCE LIMITED
(Previously known as Equitas Micro Finance Private Limited)
(A wholly owned subsidiary of Equitas Holdings Limited)



We do not expect default in payment of principal / interest due in next half year.



10. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 30.09.2015.
11. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
12. The half-yearly results for the half-year ending on 30.09.2015 are attached as per the format in Annexure-II of Listing Agreement.
13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2015, requiring this company to notify to Stock Exchange or Debenture Trustees.
14. The name, designation and contact details of "Compliance Officer" of this company are as under:
 - (A) Name of Compliance Officer : Mr. Sampathkumar K.R
 - (B) Designation : Company Secretary
 - (C) Correspondence Address : 4th Floor, Spencer Plaza, Phase II,
No. 769, Anna Salai, Chennai - 600 002
 - (D) Phone, Fax No. : Phone: 044 - 4299 5000; Fax: 044 - 4299 5050
 - (E) Email ID : Email: corporate@equitas.in
15. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

For Equitas Micro Finance Limited


Sampathkumar K.R
Company Secretary



Countersigned by:

For GDA Trusteeship Limited


Authorised Signatory
Debenture Trustees

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