

UJJ/BSE/2016-17/10

November 11, 2016

Mr. Abhijit Pai
BSE Limited
 Phiroze Jeejeebhoy Towers
 Dalal Street
 Mumbai- 400001

Dear Abhijit

Sub: Compliance of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Please be informed that our Board in its meeting held on November 09, 2016 has approved the Un-audited Financial Results for the Half Year ended September 30, 2016

With reference to the below mentioned 8 listed Non-Convertible Debentures, please find attached the following:

- 1) Un-audited financial results for the half year ended September 30, 2016 together with the limited review report of the Statutory Auditors
- 2) Certificates issued by the respective Debenture Trustees under Regulation 52(5) for the half year ended September 30, 2016:

Sr. No.	Scrip Code	ISIN	Debenture Trustee
1.	949399	INE334L07076	IDBI Trusteeship Limited
2.	950386	INE334L07100	IDBI Trusteeship Limited
3.	951371	INE334L07118	Catalyst Trusteeship Limited*
4.	951843	INE334L07134	Catalyst Trusteeship Limited*
5.	951434	INE334L07126	Catalyst Trusteeship Limited*
6.	952111	INE334L07142	Catalyst Trusteeship Limited*
7.	952555	INE334L07167	Catalyst Trusteeship Limited*
8.	952282	INE334L07159	Catalyst Trusteeship Limited*

* Formerly known as GDA Trusteeship Limited

Please take the same in your record.

For Ujjivan Financial Services Limited



Sanjeev Barnwal
 Company Secretary and Compliance Officer



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

**TO THE BOARD OF DIRECTORS OF UJJIVAN FINANCIAL SERVICES LIMITED
(Formerly known as Ujjivan Financial Services Private Limited)**

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **Ujjivan Financial Services Limited (Formerly known as Ujjivan Financial Services Private Limited)** ("the Company"), for the quarter and six months ended September 30, 2016 and standalone unaudited statement of assets and liabilities as at September 20, 2016 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

2. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410 "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India.. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatements. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the aforesaid Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing and Obligation and Disclosure Requirements) Regulation, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatements.

For **DELOITTE HASKINS & SELLS**
Chartered Accountants
(Firm's Registration No. 008072S)

S. Sundaresan

S. Sundaresan
Partner
(Membership No. 25776)

Hong Kong, November 09, 2016



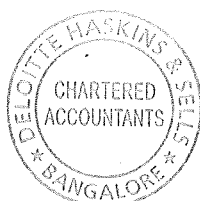
INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF UJJIVAN FINANCIAL SERVICES LIMITED (Formerly known as Ujjivan Financial Services Private Limited)

1. We have reviewed the accompanying statement of Consolidated Unaudited Financial Results of **Ujjivan Financial Services Limited (formerly known as Ujjivan Financial Services Private Limited)** ("the holding company") and its subsidiary (the holding company and its subsidiary together referred to as "the group"), for the quarter and six months ended September 30, 2016 and Consolidated Unaudited Statement of assets and liabilities as at September 30, 2016 ("the statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

2. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410 "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatements. A review is limited primarily to inquiries of Holding Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
3. The Statement includes the results of the following entities:
 - Ujjivan Financial Services Limited
 - Ujjivan Small Finance Bank Limited (a wholly owned company formed for the purpose of establishment of the Small Finance Bank)



**Deloitte
Haskins & Sells**

4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the aforesaid Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement

For **DELOITTE HASKINS & SELLS**
Chartered Accountants
(Firm's Registration No. 008072S)

S. Sundaresan

S. Sundaresan
Partner
(Membership No. 25776)

Hong Kong, November 09, 2016



Statement of Consolidated and Standalone Financial Results for the Quarter and Half year ended September 30, 2016

(Rs in Lakhs)

Sl No	Particulars	Consolidated				Standalone			
		Quarter ended		Six months ended		Quarter ended		Six months ended	
		September 30, 2016	September 30, 2016	September 30, 2016	September 30, 2016	June 30, 2016	September 30, 2015	September 30, 2015	Year ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited
1	Income from Operations (a)+(b)+(c)	35,097.86	67,266.07	32,168.21	24,027.70	67,266.07	44,812.42	100,725.07	93,096.42
(a)	Interest on loans	31,427.35	60,542.69	29,115.34	22,206.14	60,542.69	41,479.79	93,096.42	7,080.86
(b)	Loan processing fees	2,355.54	4,373.65	2,018.11	1,738.76	4,373.65	3,065.83	2,035.99	1,414.80
(c)	Other financial services	1,314.97	2,349.73	1,034.76	82.80	2,349.73	2,668.00	1,02,761.06	42,349.99
2	Other income	601.35	1,364.74	763.39	312.40	1,244.13	1,414.80	2,035.99	2,035.99
3	Total Income (1+2)	35,699.21	68,630.81	32,931.60	24,540.10	68,510.20	46,227.22	102,761.06	102,761.06
4	Finance cost	12,743.31	24,783.49	12,040.18	10,002.46	24,783.48	19,624.04	42,349.99	42,349.99
5	Operating Expenses (i)+(ii)+(iii)	10,997.92	20,453.70	9,455.78	7,601.14	20,328.36	14,224.78	30,684.98	30,684.98
(i)	Employee cost	6,448.13	12,435.50	5,987.37	4,885.76	12,435.50	9,335.78	19,665.07	19,665.07
(ii)	Depreciation/Amortisation	252.47	474.21	221.74	210.26	474.21	384.38	802.45	802.45
(iii)	Other operating expenses	4,297.32	7,543.99	3,246.67	2,505.12	7,418.65	4,504.62	10,217.46	10,217.46
6	Total expenditure (4+5) excluding Provisions and Contingencies	23,741.23	45,237.19	21,495.96	17,603.60	45,111.84	33,848.82	73,034.97	73,034.97
7	Operating Profit before provisions and contingencies (3-6)	11,957.98	23,393.62	11,435.64	6,736.50	23,393.62	12,378.40	29,726.09	29,726.09
8	Provisions (other than tax) and contingencies	695.04	1,319.85	624.81	739.64	1,319.85	1,090.70	2,527.23	2,527.23
9	Exceptional items	-	-	-	-	-	-	-	-
10	Profit from ordinary activities before tax (7-8-9)	11,262.94	22,073.77	10,810.83	5,996.86	22,073.77	11,287.70	27,198.86	27,198.86
11	Tax expense	3,961.59	7,655.76	3,674.17	2,147.84	7,655.76	3,914.59	9,476.98	9,476.98
12	Net Profit from ordinary activities after tax (10-11)	7,301.35	14,438.01	7,136.66	3,849.02	14,438.01	7,373.11	17,721.88	17,721.88
13	Extraordinary item (net of tax expense)	-	-	-	-	-	-	-	-
14	Net Profit for the period (12-13)	7,301.35	14,438.01	7,136.66	3,849.02	14,438.01	7,373.11	17,721.88	17,721.88
15	Paid-up equity share capital (Face value of the Share is Rs.10 each)	11,848.55	11,848.55	11,824.13	8,613.30	11,848.55	8,613.30	10,118.60	10,118.60
16	Reserve excluding Revaluation Reserves (as per Balance Sheet)	156,830.42	156,830.42	156,830.42	156,830.42	156,830.42	156,830.42	156,830.42	156,830.42
17	Earnings Per Share (EPS)								
	Basic (Rs.)	6.17	12.55	6.39	4.47	12.56	8.56	20.12	20.12
	Diluted (Rs.)	5.90	11.98	6.16	4.28	11.98	8.19	19.19	19.19



Sl. No.	Particulars	(Rs in Lakhs)		
		Consolidated Unaudited As at September 30, 2016	Standalone Unaudited As at September 30, 2016	Audited As at March 31, 2016
A	EQUITY AND LIABILITIES			
1	Share Holders Funds			
	(a) Share Capital	11,848.55	11,848.55	10,118.60
	(b) Reserves and Surplus	156,830.42	156,833.52	109,657.14
	Sub-total - Shareholders Funds	168,678.97	168,682.07	119,775.74
2	Non Current Liabilities			
	(a) Long-Term Borrowings	150,755.20	150,755.20	177,316.03
	(b) Long term Provisions	1,529.97	1,529.97	1,308.89
	Sub-total - Non Current Liabilities	152,285.17	152,285.17	178,624.92
3	Current Liabilities			
	(a) Short Term Borrowings	22,500.00	22,500.00	104.05
	(c) Trade Payables	2,942.09	2,942.09	1,518.76
	(d) Other Current Liabilities	309,028.30	309,028.30	266,439.45
	(e) Short Term Provisions	9,850.25	9,850.38	6,268.77
	Sub-total - Current Liabilities	344,350.64	344,320.77	274,351.03
	TOTAL - EQUITY AND LIABILITIES	665,314.78	665,288.01	572,731.69
B	ASSETS			
1	Non Current Assets			
	(a) Fixed Assets	8,559.66	8,559.66	2,417.93
	(b) Non-current investments	10.10	11,013.78	10.10
	(c) Deferred tax assets (net)	2,902.71	2,868.05	2,407.46
	(d) Long-term loans and advances	1,328.77	1,328.77	1,557.06
	(e) Other non-current assets	152,262.87	152,262.87	130,415.39
	Sub-total - Non Current Assets	165,064.11	176,033.13	136,807.94
2	Current Assets			
	(a) Receivables under financing activity	450,478.37	450,478.37	377,934.35
	(b) Cash and Bank balances	37,748.93	26,686.22	49,126.38
	(c) Short-term loans and advances	5,795.82	5,909.98	2,968.01
	(d) Other current assets	6,227.55	6,180.31	5,894.81
	Sub-total - Current Assets	500,250.67	489,254.88	435,923.75
	TOTAL - ASSETS	665,314.78	665,288.01	572,731.69



Notes:

- 1 The Unaudited financial results for the Quarter ended and Half year ended September 30, 2016 have been reviewed by the Audit Committee at their meeting held on November 8, 2016 and approved by the Board of Directors at their meeting held on November 9, 2016 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2 The Statutory Auditors have carried out the Limited review of results for the Quarter and Half year ended September 30, 2016.
- 3 EPS for the Quarter and Half-year ended is not annualised.
- 3 The Company is primarily engaged in the business of Microfinance. All the activities of the Company revolve around the main business, as such there are no separate reportable segments as per AS 17 on 'Segment Reporting'.
- 4 The company has issued and allotted 17,055,277 shares at Rs.10 each at a premium of Rs.200 per share by way of Initial Public Offer (IPO) on May 6, 2016. The shares of the company have been listed in National Stock Exchange and Bombay Stock Exchange subsequent to the IPO on May 10, 2016.

Utilisation of IPO proceeds

Particulars	Amount (Rs. in Lakhs)
Gross proceeds of IPO issue - A	35,816.08
Less: Public issue expenses - B	2,068.48
Net proceeds from Public issue - C = (A-B)	33,747.60
Less: Amounts utilised for the purpose received - D	33,747.60
Balance - E = (C-D)	-

- 5 In accordance with the Company's plan to establish a Small Finance Bank pursuant to the RBI approvals, the Company has formed a 100% subsidiary called Ujivan Small Finance Bank Limited on July 4, 2016 having its registered office in Delhi
- 6 Ujivan Small Finance Bank Limited, 100% subsidiary of Ujivan Financial Services Limited, has been incorporated on July 4, 2016 for which no corresponding figures for the previous period is available. For the purpose of Consolidated financial results, results of Ujivan Financial Services Limited and Ujivan Small Finance Bank Limited were consolidated on a line by line basis.
- 7 Figures for the previous periods have been regrouped/reclassified, wherever necessary to correspond with the current period classification/disclosure.

Place: Bengaluru
 Date: *November 9, 2016*

For Ujivan Financial Services Limited



Samit Ghosh
 Managing Director



UJIVAN FINANCIAL SERVICES LIMITED
 (Formerly Ujivan Financial Services Private Limited)
 CIN No. L65999KA2004PLC035329
 Regd Office : Grape Garden, No. 27, 3rd A Cross, 18th Main, Koramangala 6th Block, Bengaluru 560 095
 Website: www.ujivan.com


Statement of Consolidated and Standalone Financial Results for the Quarter and Half year ended September 30, 2016

Sl No	Particulars	Consolidated		Standalone						Year ended March 31, 2016
		Six months ended		Quarter ended		Six months ended		September 30, 2015		
		September 30, 2016	September 30, 2016	June 30, 2016	September 30, 2015	September 30, 2016	September 30, 2015	September 30, 2015	September 30, 2015	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Audited	
1	Total Income from Operations (Net)	35,097.86	67,266.07	32,168.21	24,027.70	67,266.07	44,812.42	100,725.07		
2	Net Profit from Ordinary Activities after Tax	7,301.35	14,438.01	7,136.66	3,849.02	14,441.10	7,373.11	17,721.88		
3	Net Profit for the Period/Year after tax(after extraordinary items)	7,301.35	14,438.01	7,136.66	3,849.02	14,441.10	7,373.11	17,721.88		
4	Equity Share capital	11,848.55	11,848.55	11,824.13	8,613.30	11,848.55	8,613.30	10,118.60		
5	Reserves excluding Revaluation Reserves (as per Balance Sheet)	-	1,564.74	-	-	-	-	109,657.14		
6	Earnings per Share (EPS) (before extraordinary items) (for three months ended not annualised)									
	Basic (Rs)	6.17	12.55	6.39	4.47	12.56	8.56	20.12		
	Diluted (Rs)	5.90	11.98	6.16	4.28	11.98	8.19	19.19		

Notes:

The above is an extract of the detailed format of quarterly/annual Financial Results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Annual Financial Results are available on the Stock Exchange websites www.nseindia.com and www.bseindia.com and also on the company's website www.ujivan.com.

Place: Bengaluru
 Date: *November 9, 2016*

For Ujivan Financial Services Limited

 Samit Ghosh
 Managing Director



No.CTL/DEB/16-17/Noting Certificate

November 10, 2016

To Whomsoever It May Concern,

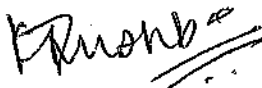
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (Formerly Known as GDA Trusteeship Limited) (“**Debenture Trustee**”) hereby confirm that; we have received and noted the information, as specified under regulation 52 (4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Ujivan Financial Services Limited** (“**the Company**”) for the Half Year end September 30, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory



Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Reulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:951371

Notice No. 20141217-12 dated 12th December 2014, with respect to listing of Debt Instrument 13.65% Redeemable, Secured Non-convertible Debentures Quantity: 500 of Rs. 10,00,000/- each fully paid-up

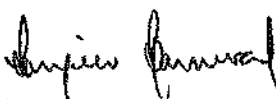
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'ICRA A +' Stable
Asset Cover Available	Book Debts to the extent covering 114% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	The first installment of Interest was due on 12th December 2015 and was duly paid on due date
Future Interest & Redemption Details	The next interest Payment and redemption is due on 12 th December 2016
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you:

For Ujjivan Financial Services Limited


 Sanjeev Barnwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:951843
 Notice No. 20140326-21 dated 26th March 2015, with respect to listing of Debt Instrument 13.00% Redeemable, Secured Non-convertible Debentures Quantity: 750 of Rs. 10,00,000/- each fully paid-up

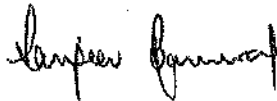
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'ICRA A+' Stable
Asset Cover Available	Book Debts to the extent covering 198% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	The third installment of Debenture Payment due for Rs. 18.75 Crores is on 20th Sept 2016 and was duly paid.. The third installment of Interest due is on 20th September 2016 and was duly paid.
Future Interest & Redemption Details	The next interest payment and redemption is due on 20 th March 2017.
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited



Sanjeev Barnwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 096
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.bl@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:951434
 Notice No. 20141231-16 dated 31st December 2014, with respect to listing of Debt Instrument 13.25% Redeemable, Secured Non-convertible Debentures Quantity: 400 of Rs. 10,00,000/- each fully paid-up

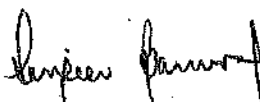
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'ICRA A+' Stable
Asset Cover Available	Book Debts to the extent covering 108% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	The third installment of Interest due is on 26th June 2016 and duly paid on due date and there is no principal amount due for payment
Future Interest & Redemption Details	The next Interest payment is due on 26 th December 2016. The Principal redemption for an amount of Rs.15.00 crores is due on 26 th Dec 2016.
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited


 Sanjeev Barhwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:952111
 Notice No. 20150518-11 dated 18th May 2015, with respect to listing of Debt Instrument 12.15% Redeemable,
 Secured Non-convertible Debentures Quantity: 1000 of Rs.10,00,000/- each fully paid-up

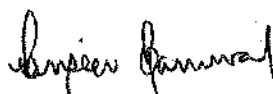
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'CARE A+'
Asset Cover Available	Book Debts to the extent covering 110% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	The instalment of Interest due on 12 th May 2016 was duly paid and there is no principal amount due for payment
Future Interest & Redemption Details	Next Interest payment is due on 12 th November 2016.The Bullet payment for Debenture is due for Rs 100.00 Crores on 12 th May 2017
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited


 Sanjeev Barnwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.br@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:952555
 Notice No. 20150812-7 dated 12th Aug 2015, with respect to listing of Debt Instrument 12.35% Redeemable,
 Secured Non-convertible Debentures Quantity: 1000 of Rs.10,00,000/- each fully paid-up

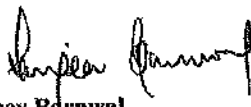
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016.

Particulars	Remarks
Credit Rating	'CARE A+'
Asset Cover Available	Book Debts to the extent covering 112% of NCD Outstanding
Past Payment of Interest/Principal upto the last due dates	The first installment of interest payment is due on 5th August 2016 and duly paid on time and there is no principal amount due for payment
Future Interest & Redemption Details	The next interest payment is due on 5th Aug 2017. The debentures are having put/call option on 5th August 2018.
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited


 Sanjeev Barnwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 16th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalai Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:952282
 Notice No. 20150629-7 dated 29th June 2015, with respect to listing of Debt Instrument 12.15% Redeemable,
 Secured Non-convertible Debentures Quantity: 1000 of Rs.10,00,000/- each fully paid-up

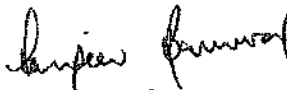
Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016.

Particulars	Remarks
Credit Rating	'CARE A+'
Asset Cover Available	110%
Past Payment of Interest/Principal upto the last due dates	The second installment of Interest due is on 23rd June 2016 and duly paid. There is no principal amount due for payment
Future Interest & Redemption Details	The Bullet payment for Debenture is due for Rs 100.00 Crores on 23rd June 2017. The next interest payment is due on 23rd December 2016.
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited


 Sanjeev Barnwal
 Company Secretary

Countersigned by the Debenture Trustees
 For Catalyst Trusteeship Ltd
 (Formerly GDA Trusteeship Limited)



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095

Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035320, E-mail ID: ujjivan.bir@ujjivan.com

www.ujjivan.com

4872/ITSL/OPR/2016-17
November 10, 2016

To,

Ujjivan Financial Services Limited,
Grape Garden, No. 27, 3rd A Cross, 18th Main,
Koramangala 6th Block,
Bengaluru 560 095

Kind Attn.: Mr. Sanjeev Barnwal

Dear Sir/Madam,

Ref: Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 – Submission of Half Yearly Results by the Company

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by Ujjivan Financial Services Limited ("the Company").

With reference to the above, we are in receipt of your email dated November 09, 2016, for submission of half –yearly/yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015, **"We hereby certify that we have taken note of the contents of the reports submitted to us by the company under Regulation 52 (4) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015 for the half year/year ended September 30, 2016"**.

Thanking You,

Yours Faithfully
For IDBI Trusteeship Services Limited

V. Shah

Authorised Signatory



Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Reulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:949399

Notice No. 20160812-2 dated 12th August 2016, with respect to Update regarding debt securities of Ujjivan Financial Services Limited (Scrip Code: 949399) with respect to 10.75% Redeemable, Secured Non-convertible Debentures Quantity: 40 of Rs. 1,00,00,000/- each fully paid-up

Dear Sir/Ma'am,

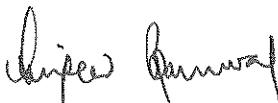
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'CARE A+'
Asset Cover Available	Book Debts to the extent covering 100% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	The payment of interest due on 30th July 2016 was duly paid and the next interest installment is due on 30th July 2017.
Future Interest & Redemption Details	The Next Interest installment due is on 30 th July 2017 and Principal payment due on 30 th July 2019
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited

Countersigned by the Debenture Trustees
 For IDBI Trusteeship Services Ltd


 Sanjeev Barnwal
 Company Secretary



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com

Date 9th November 2016

To,
 Assistant Manager, Listing Operations
 Bombay Stock Exchange Limited
 P J Tower, Dalal Street,
 Mumbai - 400 001

Sub: Compliance with SEBI Reulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 9956 , Scrip Code:950386
 Notice No. 20140703-6 dated 3rd July 2014, with respect to listing of Debt Instrument 12.75% Redeemable,
 Secured Non-convertible Debentures Quantity: 600 of Rs. 10,00,000/- each fully paid-up

Dear Sir/Ma'am,

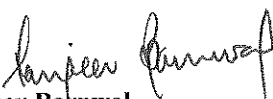
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended 30th September 2016

Particulars	Remarks
Credit Rating	'CARE A+'
Asset Cover Available	Book Debts to the extent covering 107% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	Interest payment due on 28th May 2016 has been duly paid. There was no Principal amount due for payment
Future Interest & Redemption Details	Next Interest payment is due on 28 th November 2016 and Principal redemption due on 28 th May 2019
Debt Equity ratio	2.96
Debt Service Coverage Ratio	1.76
Interest Service Coverage Ratio	1.91
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,625.35 crores
Net Profit after Tax	Rs. 144.41 crores
Earnings Per Share	
Basic	Rs. 12.56
Diluted	Rs. 11.98

Thanking you.

For Ujjivan Financial Services Limited

Countersigned by the Debenture Trustees
 For IDBI Trusteeship Services Ltd


 Sanjeev Barnwal
 Company Secretary



Ujjivan Financial Services Limited

Registered Office: Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
 Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com