



**BHARAT**  
Financial Inclusion Ltd  
Prayaas se pragati

(Formerly known as 'SKS Microfinance Limited')

Head Office: 3rd Floor, My Home Tycoon, Block A, 6-3-1192, Kundanbagh  
Begumpet, Hyderabad - 500 016, Telangana, India T: +91 40 4452 6000  
F: +91 40 4452 6001; info@bfil.co.in | www.bfil.co.in

Corporate Identity Number: L65999MH2003PLC250504

Registered Office: Unit No. 410, Madhava, Bandra-Kurla Complex  
Bandra (East), Mumbai - 400 051, Maharashtra, India T: +91 22 2659 2375

April 20, 2019

The General Manager

Department of Corporate Services-Listing Department

BSE Limited

Phiroze Jeejeebhai Towers

Dalal Street

Mumbai - 400001.

Dear Sir/Madam,

The Vice President - Listing

National Stock Exchange of India Limited

Exchange Plaza

Bandra- Kurla Complex, Bandra (East)

Mumbai- 400051

**Sub: Submission of certificate under Regulation 40(10) of The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Pursuant to Regulation 40(10) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a Certificate issued by the Practicing Company Secretary for the half year ended March 31, 2019.

We request you to take the above on record and acknowledge the receipt.

Thanking You,

Yours Sincerely

For Bharat Financial Inclusion Limited

**Rajendra Patil**

**Senior Executive Vice President -Legal & Company Secretary**



Encl: As above

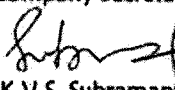
**CERTIFICATE UNDER REGULATION 40(9) OF THE SECUTITIES AND EXCHANGE BOARD OF  
INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

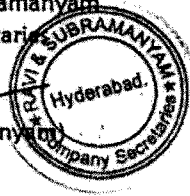
**FOR THE HALF YEAR ENDED MARCH 31, 2019.**

We have examined all Share Transfer Deeds, Memorandum of Transfers, Registers, files and other documents relating to BHARAT FINANCIAL INCLUSION LIMITED ("Company") maintained by KARVY FINTECH PRIVATE LIMITED, the Registrar and Share Transfer Agent of the Company, pertaining to transfer of equity shares of the Company for the period from October 1, 2018 to March 31, 2019 for the purpose of issuing a Certificate as per Regulation 40(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and based on the information provided by Karvy Fintech Private Limited (On behalf of Company), we hereby certify that the Company has delivered during half year ended on March 31, 2019:

- A) Share Certificate(s) relating to the transfer of Shares received during the period from October 1, 2018 to March 31, 2019 as entered in the Memorandum of Transfers have been issued within Thirty days of the date of lodgment for transfer, sub-division, consolidation, renewal, exchange or endorsement of calls/allotment monies from respective date of lodgment of each deed excepting those rejected on technical grounds

For Ravi & Subramanyam  
Company Secretaries

  
(K.V.S. Subramanyam)  
Partner  
M. No. 5400  
CP No. 4815



Place : Hyderabad  
Date : 20.04.2019