



**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

May 27, 2019

**The General Manager,**  
**Department of Corporate Services**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001.

**The Vice President - Listing Department**  
**National Stock Exchange of India Limited**  
Exchange Plaza,  
Bandra - Kurla Complex,  
Bandra (East)  
Mumbai - 400 051.

Dear Sir/Madam,

**Sub: Reporting of Initial Disclosure to be made by entity identified as Large Corporate**

Pursuant to SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018, we hereby confirm that Bharat Financial Inclusion Limited is "A Large Corporate" as per the applicability criteria mentioned in clause 2.2 of the said Circular.

This is for your information and records.

Thanking you,

Yours faithfully

**For Bharat Financial Inclusion Limited**

**Rajendra Patil**

**Sr. EVP - Legal & Company Secretary**





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Format of the Initial Disclosure to be made by an entity identified as a Large Corporate  
(To be submitted to the Stock Exchange(s) within 30 days from the beginning of the FY)

Sr.No	Particulars	Details		
1	Name of the Company	<b>Bharat Financial Inclusion Limited</b>		
2	CIN	<b>L65999MH2003PLC250504</b>		
3	Outstanding borrowing of company as on 31 <sup>st</sup> March 2019, as applicable (in Rs cr)	<b>Rs.3,886.32 crore</b>		
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	<b>External Assessment</b>	<b>Rating/ Grading</b>	<b>Rating Agency</b>
		Bank Loan Rating (Long term facilities)*	CARE AA-	CARE Ratings
		Bank Loan Rating (Short Term facilities)*	CARE A1+	CARE Ratings
		Long Term Debt (LTD) %	[ICRA]A+	ICRA Limited
		Short Term Debt (STD) %	[ICRA]A1+	ICRA Limited
		Securitization Pool	CARE AAA(SO) ICRA AA(SO)	CARE Ratings ICRA Limited
*Under credit watch with positive implications (Rating Limits Rs.7500 crore) % LTD rating is under rating watch with positive implications. LTD and STD interchangeable limit Rs 100 crore.				
5	Name of Stock Exchanges in which the fine shall be paid. In case of shortfall in the required borrowing under the framework	<b>National Stock exchange of India Limited</b>		

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

**Rajendra Patil**

**Sr. EVP-Legal & Company Secretary**

**Email Id- [complianceofficer@bfil.co.in](mailto:complianceofficer@bfil.co.in)**

**Ashish Damani**

**Chief Financial Officer**

**[info@bfil.co.in](mailto:info@bfil.co.in)**

