



Fusion Microfinance (Pvt.) Ltd.

Letter No: FMPL/SEC/2017-18/BSE-17

Date: June 02, 2017

The General Manager
BSE Limited,
1st Floor, P J. Towers,
Dalal Street, Mumbai – 400 001.

Dear Sir,

SUB: ACKNOWLEDGMENT FROM DEBENTURE TRUSTEE FOR HALF YEARLY COMPLIANCES

With reference to regulation 57 (2) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, we hereby undertakes that the company has complied with all documents and intimations required to be submitted to Debenture Trustee in terms of Trust Deed and Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 and SEBI (Listing of Debt Securities) (Amendment) Regulations, 2012.


Copy of the Noting Certificate by Debenture Trustee for compliance by the company as per regulation 52(4) of Securities and Exchange Board of India (LODR) Regulation, 2015, is enclosed for your reference.

Kindly take the same on your record.

Thank you.

Yours faithfully

For Fusion Micro Finance Private Limited


Deepak Madaan
Company Secretary



end. 9/a

No.CTL/DEB/17-18/Noting Certificate
June 01, 2017

To Whomsoever It May Concern,

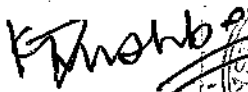
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

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

We, Catalyst Trusteeship Limited (“**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 **Fusion Micro Finance Private Limited** (“**the Company**”) for the Half year ended March 31, 2017.

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


Authorized Signatory

Date: June 01, 2017





Fusion Microfinance (Pvt.) Ltd.

Letter No: FMPL/SEC/2017-18/BSE-11

Date: June 01, 2017

To,
The Manager,
Bombay stock exchange limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Kala Ghoda,
Fort, Mumbai, Maharashtra 400001.

Dear Sirs/Madam,

Sub.: Half yearly communication for Debt Securities in respect of half year ending March 31, 2017.

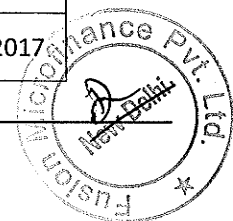
We wish to inform the following on the basis of audited financial for half year ending March 31, 2017 –

Part I- Information to be submitted to Stock Exchange

1. Credit Rating = CARE 'MFI 2+ '(Two Plus) effective from August 2016
2. Asset cover available = 1.24 times
3. Debt to Equity Ratio = 3.15 times (as on March 31, 2017)
4. The interest was paid on March 31, 2017 (Previous due date for payment of interest)

Details of redemption & payment of interest during last half year

| Series / Tranche | Type (Principal/Interest) | Due date of payment (DD/MM/YY) | Amount (Rs.) | Actual date of payment (DD/MM/Y Y) |
|--|------------------------------|--------------------------------------|-----------------|---|
| Ratnakar Bank Limited- (CBO-IV) | Interest | 28-10-2016 | 1,30,195 | 19-10-2016 |
| | Principal & Interest | 28-11-2016 | 68,01,156 | 22-11-2016 |
| | Interest | 28-12-2016 | 65,097 | 22-12-2016 |
| | Principal & Interest | 28-01-2017 | 67,33,878 | 21-01-2017 |
| Hinduja Leyland Finance Limited- (CBO-V) | Principal & Interest | 02-10-2016 | 60,16,334 | 29-09-2016 |
| | Principal & Interest | 02-11-2016 | 59,59,534 | 27-10-2016 |
| | Principal & Interest | 02-12-2016 | 58,94,412 | 28-11-2016 |
| Hinduja Leyland Finance Limited- (CBO-VIII) | Principal & Interest | 24-10-2016 | 36,57,674 | 18-10-2016 |
| | Principal & Interest | 24-11-2016 | 3,621,711 | 18-11-2016 |
| | Principal & Interest | 23-12-2016 | 3,569,307 | 17-12-2016 |
| | Principal & Interest | 24-01-2017 | 3,556,558 | 18-01-2017 |
| | Principal & Interest | 24-02-2017 | 3,513,580 | 17-02-2017 |
| Principal & Interest | 24-03-2017 | 3,463,515 | 20-03-2017 | |
| AAV-SARL Symbiotic | Interest | 13-11-2016 | 29,957,386 | 15-11-2016 |
| Microfinance Initiative for Asia | Interest | 16-12-2016 | 16,500,000 | 16-12-2016 |
| Microfinance Enhancement Facility | Interest | 30-10-2016 | 17,820,000 | 28-10-2016 |
| Pettelaar Effectenbewaarbedrijf N.V. | Interest | 15-11-2016 | 33,757,415 | 15-11-2016 |
| AAV SARL | Interest | 13-11-2016 | 29,957,387 | 15-11-2016 |
| Blue Orchard Microfinance Fund | Interest | 28-02-2019 | 29,928,065 | 28-02-2017 |
| UTI International Wealth Creator | Interest | 15-03-2017 | 36,138,014 | 15-03-2017 |



5. The next due date for the payment of interest is as on September 30, 2017.

Details of redemption & interest due in the next half-year

| Series / Tranche | Type (Principal/Interest) | Due date of payment (DD/MM/YY) | Amount (Rs.) | Actual date of payment (DD/MM/YY) |
|---|---------------------------|--------------------------------|--------------|-----------------------------------|
| Hinduja Leyland Finance Limited- (CBO-VIII) | Principal & Interest | 24-04-2017 | 3,441,411 | 24-04-2017 |
| | Principal & Interest | 24-05-2017 | 3,403,111 | 24-05-2017 |
| | Principal & Interest | 23-06-2017 | 3,368,235 | 23-06-2017 |
| AAV-SARL Symbiotic | Interest | 13-05-2017 | 30,631,151 | 13-05-2017 |
| Microfinance Initiative for Asia | Interest | 16-06-2017 | 16,454,795 | 16-06-2017 |
| Microfinance Enhancement Facility | Interest | 30-04-2017 | 17,836,541 | 02-05-2017 |
| Pettelaar Effectenbewaarbedrijf N.V. | Interest | 15-05-2017 | 36,882,442 | 15-05-2017 |
| AAV SARL | Interest | 13-05-2017 | 30,631,151 | 13-05-2017 |
| Blue Orchard Microfinance Fund | Interest | 31-08-2017 | 30,480,243 | 31-08-2017 |
| UTI International Wealth Creator | Interest | 15-09-2017 | 36,736,986 | 15-09-2017 |

6. Debt service coverage ratio = 2.13 times

7. Interest service coverage ratio = 1.05

8. Debenture redemption reserve= Not Applicable

9. Net worth= 222.54 Crs.

10. Net profit after tax = 4.10 Crs.

11. Earnings per share = 1.27 (Basic)

This is for your information.

Thanking you,

Yours faithfully,

For Fusion Micro Finance Private Limited


Deepak Madaan
Company Secretary



Counter signatory:

For CATALYST Trusteeship Limited

Authorized Signatory