



Annapurna Microfinance (P) Ltd.

Company Regd No : U52234OR1986PTC015931

Corporate Office :-
Plot No. 1215 / 1401, Khandagiri Bari,
Infront of Jayadev Vatika,
Bhubaneswar - 751 030, Odisha, India
Email : info@missionannapurna.org
Website : <http://www.ampl.net.in>

Annexure - 1

The Manager,
Bombay Stock Exchange Limited,
P J Towers, Dalal Street,
Mumbai - 400001, India

Dear Sir,

Re : Compliance under Listing Agreement for the half year ending on 30.09.2014

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:

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 lacs.)	Amt. of Issue (Rs. in cr.)	Latest Rating
ANNAPURNA 13.90	07/04/2014	09/05/2014	200	5.00	10.00	ICRA BBB+(SO)
ANNAPURNA 14.75	27/06/2014	01/07/2014	292	10.00	29.20	CARE BBB-
ANNAPURNA 11.88	31/07/2014	20/08/2014	150	10.00	15.00	ICRA A-(SO)

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. The Asset Coverage Ratio is 1.20 times.
5. The Debt Equity Ratio is 3.14.
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2014 are as under:

For Annapurna Microfinance (P) Ltd.

Subrata Pradhan
Company Secretary

Details of redemption & payment of interest during last half year ending 30.09.2014:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.90	Principal & Interest	15 May, 2014	59,04,642	12 May, 2014
		15 June, 2014	52,66,428	12 June, 2014
		15 July, 2014	51,59,336	11 July, 2014
		15 August, 2014	51,45,776	11 Aug, 2014
		15 Sept, 2014	50,99,149	9 Sept, 2014
ANNAPURNA 14.75	Interest	13 Nov, 2014	2,15,35,000	N.A
ANNAPURNA 11.88	Interest	28 Aug, 2014	13,66,613	25 Aug, 2014
	Principal & Interest	28 Sept, 2014	1,15,13,822	24 Sept, 2014

- 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.
- The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2014 to 31.03.2015 are as under:

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

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
ANNAPURNA 13.90	Principal & Interest	15 Oct, 2014	50,23,990.04
		15 Nov, 2014	50,05,893.43
		15 Dec, 2014	49,33,558.94
		15 Jan, 2015	49,12,840.10
		15 Feb, 2015	48,66,011.19
		15 Mar, 2015	47,55,893.86
ANNAPURNA 14.75	Interest	13 Nov, 2014	2,15,35,000
ANNAPURNA 11.88	Interest	28 Oct, 2014	1,367,055
	Interest	28 Nov, 2014	11,412,903
	Principal & Interest	28 Dec, 2014	1,269,408
	Interest	28 Jan, 2015	11,311,985
	Interest	28 Feb, 2015	1,211,016
	Principal & Interest	28 Mar, 2015	11,093,339

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

- 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 30.09.2014.
- 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.
- The half-yearly results for the half-year ending on 30.09.2014 are attached as per the format in Annexure-II of Listing Agreement.

For Annapurna Microfinance (P) Ltd.

Subrata Pradhan
Company Secretary

13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2014, 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. Subrat Pradhan
(B) Designation : Company Secretary
(C) Correspondence Address : Plot No-1215/1401, Khandagiri Bari, Jaydev Batika,
Khandagiri Bhubaneswar-30
(D) Phone, Fax No. : 08280336010
(E) Email ID : subrat@ampl.net.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,

Name: Subrat Pradhan

For Annapurna Microfinance Pvt. Ltd
For Annapurna Microfinance (P) Ltd.

Authorized Signatory

Subrata Pradhan
Company Secretary

Countersigned by:
For GDA Trusteeship Ltd

[Signature]
Debenture Trustees