Annapurna
Microfinance (P) Ltd.
financing livelihood
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

To
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 31.03.2017

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, SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and SEBI (Listing Obligations And Disclosure Requirements) Regulations 2015 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:

SN	Series / Tranche with (ISIN)	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in lacs.)	Amt. of Issue (Rs. in cr.)	Latest Rating
1	ANNAPURNA 14.75 (A.A.V.Sarl) (INE515Q07020)	27/06/2014	07/07/2014	292	10.00	29.20	ICRA BBB
2	*ANNAPURNA 11.88 (CBO-IV) (INE515Q07038)	31/07/2014	19/08/2014	150	10.00	15.00	ICRA A+ (SO)
3	ANNAPURNA 13.75 (BO- I) (INE515Q07046)	08/10/2014	13/10/2014	240	10.00	24.00	ICRA BBB/Stable
4	ANNAPURNA 13.75 (BO- II) (INE515Q07053)	27/11/2014	05/12/2014	150	10.00	15.00	ICRA BBB/Stable
5	*ANNAPURNA 13.50 (CBO-V) (INE515Q07061)	02/12/2014	10/12/2014	150	10.00	15.00	ICRA BBB+ (SO)
6	ANNAPURNA 13.75 (Triodos- I) (INE515Q07079)	04/12/2014	10/12/2014	*1545*	1.00	15.45	ICRA BBB/Stable
7	*ANNAPURNA XIRR 13.25 (CBO-VI) (INE515Q07087)	23/01/2015	06/02/2015	100	10.00	10.00	ICRA A- (SO)

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

Annapurna
Microfinance (P) Ltd.

financing livelihood

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

8	ANNAPURNA 14.70 (BO- III) (INE515Q07095)	29/05/2015	09/06/2015	384	10.00	38.40	ICRA BBB
9	ANNAPURNA 13.50 (CBO-VIII) (INE515Q07103)	23/06/2015	06/07/2015	110	10.00	11	ICRA A (SO)
10	ANNAPURNA XIRR 12.75 (CBO-X) (INE515Q07129)	26/08/2015	02/09/2015	150	10.00	15	ICRA A- (SO)
11	ANNAPURNA 13.829 (Microvest) (INE515Q07137)	14/09/2015	23/09/2015	330	10.00	33	ICRA BBB
12	ANNAPURNA 12.70 (CBO-XI) (INE515Q07145)	23/09/2015	06/10/2015	200	10.00	20	ICRA A- (SO)
13	ANNAPURNA 13.60 (A.A.V. Sarl, Symbiotic-II) (INE515Q07152)	04/12/2015	17/12/2015	396	10.00	39.60	ICRA BBB
14	ANNAPURNA 13.70 (Triple Jump-I) (INE515Q07160)	08/12/2015	17/12/2015	2004	1.00	20.04	ICRA BBB
15	ANNAPURNA 13.70 (Triple Jump-II) (INE515Q07178)	10/12/2015	17/12/2015	2670	1.00	26.70	ICRA BBB
16	ANNAPURNA 14.90 (IFMR Capital-I) (INE515Q08028)	15/03/2016	23/03/2016	200	10.00	20.00	ICRA BBB
17	ANNAPURNA 14.90 (IFMR Capital-II) (INE515Q08036)	28/03/2016	20/04/2016	50	10.00	5.00	ICRA BBB
18	ANNAPURNA 13.00 (Triodos-II) (INE515Q07186)	15/06/2016	24/06/2016	600	10.00	60.00	ICRA BBB
19	ANNAPURNA 14.25 (IFMR Fimpact Tier – II) (INE515Q08044)	29/09/2016	Unlisted	250	10.00	25.00	ICRA BBB
20	ANNAPURNA	29/12/2016	06/01/2017	350	10.00	35.00	ICRA

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan

Company Secretary

Annapurna
Microfinance (P) Ltd.
financing livelihood
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

	12.50 (Hinduja Leyland Finance Limited) (INE515Q07194)						BBB
21	ANNAPURNA 13.99 (IFMR Capital Finance Pvt. Ltd.) (INE515Q08051)	24/03/2017	31/03/2017	34000	0.10	34.00	ICRA BBB

*Further during the half year ended 31 March, 2017, below mentioned NCDs are fully redeemed on their due date of redemption. The corresponding ISIN issued by NSDL has been extinguished subsequently.

Sl No	Name of Debenture Holder	No. of NCD held	Total Amount	Due Date of Redemption	Date of Redemption
1	Ratnakar Bank Limited (CBO-IV) (INE515Q07038)	150	Rs.15 Crores	28/01/2017	28/01/2017
2	Hinduja Leyland Finance Ltd.(CBO-V) (INE515Q07061)	150	Rs.15 Crores	02/12/2016	02/12/2016
3	Mahindra & Mahindra Financial Services Ltd (CBO-VI) (INE515Q07087)	100	Rs.10 Crores	23/01/2017	23/01/2017

Further during the half Year ended 31 March, 2017, Interest rate of below mentioned NCDs are revised.

Sl No	Series / Tranche of NCD with (ISIN)	Old Interest Rate	Revised Interest Rate	Revised Rate Effective From Dt.
1	ANNAPURNA 13.75 (BO- I) (INE515Q07046)	14.70% p.a.	13.75% p.a.	08/10/2016
2	ANNAPURNA 13.75 (BO- II) (INE515Q07053)	14.70% p.a.	13.75% p.a.	27/11/2016
3	ANNAPURNA 13.829 (Microvest) (INE515Q07137)	14.00% p.a.	13.829% p.a.	14/12/2016

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 are 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 as on 31st March, 2017 is **1.31** times.

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

Annapurna
Microfinance (P) Ltd.
financing livelihood
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

5. The Debt Equity Ratio is 7.17 as on 31st March, 2017

6. Debt service coverage ratio is 1.54 as on 31st March, 2017.

7. Interest service coverage ratio is 1.40 as on 31st March, 2017.

8. Net worth as on 31st March, 2017 is Rs.182,33,29,425/-.

9. Net profit after tax is Rs. 28,87,41,518/- as on 31st March, 2017.

10. Earning per share is Rs. 8.05 (basic) and Rs. 7.7 (diluted) on 31st March, 2017.

11. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2017 are as under:

Details of redemption & payment of interest during last half year ending 31.03.2017:

a)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.75 (Symboitic-I)	Interest	13 Nov, 2016	2,18,88,033.00	15 Nov, 2016

b)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 11.88 (CBO- IV)	Principal & Interest	28 Oct, 2016	1,95,292.00	28 Oct, 2016
		28 Nov, 2016	1,02,01,734.00	28 Nov, 2016
		28 Dec, 2016	97,646.00	28 Dec, 2016
		28 Jan, 2017	1,01,00,817.00	28 Jan, 2017

c)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- I)	Interest	08 October, 2016	1,78,01,640.00	13 Oct, 2016

d)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- II)	Interest	27 Nov, 2016	1,09,64,754.00	27 Nov, 2016

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

Annapurna Microfinance (P) Ltd.

financing livelihood

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

e)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO-V)	Principal & Interest	02 Oct, 2016	64,46,072.00	02 Oct, 2016
		02 Nov, 2016	63,85,215.00	02 Nov, 2016
		02 Dec, 2016	63,15,441.00	02 Dec, 2016

f)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.75 (Triodos)	Interest	04 Dec, 2016	1,12,28,861.00	05 Dec, 2016

g)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 13.25 (CBO- VI)	Principal & Interest	23 Oct, 2016	43,38,024.00	23 Oct, 2016
		23 Nov, 2016	42,99,398.00	23 Nov, 2016
		23 Dec, 2016	42,52,362.00	23 Dec, 2016
		23 Jan, 2017	42,10,966.00	23 Jan, 2017

h)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- III)	Interest	29 Nov, 2016	2,80,69,771.00	29 Nov, 2016

i)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO- VIII)	Principal & Interest	24 Oct, 2016	50,29,302.00	24 Oct, 2016
		24 Nov, 2016	49,79,853.00	24 Nov, 2016
		23 Dec, 2016	49,07,797.00	23 Dec, 2016
		24 Jan, 2017	48,90,267.00	24 Jan, 2017
		24 Feb, 2017	48,31,172.00	24 Feb, 2017
		24 Mar, 2017	47,62,333.00	24 Mar, 2017

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

Annapurna
Microfinance (P) Ltd.
financing livelihood
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

j)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 12.75 (CBO- X)	Principal & Interest	26 Oct, 2016	69,29,633.00	26 Oct, 2016
		28 Nov, 2016	69,29,967.00	28 Nov, 2016
		26 Dec, 2016	67,68,683.00	26 Dec, 2016
		26 Jan, 2017	67,62,258.00	26 Jan, 2017
		27 Feb, 2017	67,12,765.00	27 Feb, 2017
		27 Mar, 2017	65,96,707.00	27 Mar, 2017

k)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.00 (Microvest)	Interest	15 Dec, 2016	1,20,60,887.00	15 Dec, 2016
		15 Mar, 2017	1,19,54,857.00	15 Mar, 2017

l)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.70 (CBO-XI)	Principal & Interest	24 Oct, 2016	93,51,004.00	24 Oct, 2016
		23 Nov, 2016	92,36,145.00	23 Nov, 2016
		23 Dec, 2016	91,54,077.00	23 Dec, 2016
		23 Jan, 2017	90,96,554.00	23 Jan, 2017
		23 Feb, 2017	90,13,806.00	23 Feb, 2017
		23 Mar, 2017	88,70,876.00	23 Mar, 2017

m)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.60 (Symboitic –II)	Interest	13 Nov, 2016	2,73,69,443.00	15 Nov, 2016

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

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

n)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump 1-Micro Build B.V.)	Interest	05 Oct, 2016	69,01,207.00	05 Oct, 2016
		05 Jan, 2017	69,02,029.00	05 Jan, 2017

o)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump -2 (Mikrokredit fonds)	Interest	15Dec, 2016	90,94,779.00	15Dec, 2016
		15 Mar, 2017	90,14,825.00	15 Mar, 2017

p)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) – I	Interest	17 Oct, 2016	26,05,464.00	17 Oct, 2016
		15 Nov, 2016	23,61,202.00	15 Nov, 2016
		15 Dec, 2016	24,42,623.00	15 Dec, 2016
		16 Jan, 2017	26,05,464.00	16 Jan, 2017
		15 Feb, 2017	24,49,315.00	15 Feb, 2017
		15 Mar, 2017	22,86,027.00	15 Mar, 2017

q)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) – II	Interest	28 Oct, 2016	6,10,656.00	28 Oct, 2016
		28 Nov, 2016	6,31,011.00	28 Nov, 2016
		28 Dec, 2016	6,10,656.00	28 Dec, 2016
		27 Jan, 2017	6,10,656.00	27 Jan, 2017
		28 Feb, 2017	6,53,151.00	28 Feb, 2017
		28 Mar, 2017	5,71,507.00	28 Mar, 2017

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

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

r)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.00 (Triodos-II)	Interest	15 Dec, 2016	4,13,42,334.00	15 Dec, 2016

s)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.25 (IFMR Fimpact Tier-II) Rs.25Cr.	Interest	30 Dec, 2016	91,63,116.00	30 Dec, 2016
		30 Mar, 2017	88,87,417.00	30 Mar, 2017

t)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.50 (Hinduja Leyland Finance Ltd)	Interest	16 Jan, 2017	20,42,926.00	16 Jan, 2017
		16 Feb, 2017	35,18,373.00	16 Feb, 2017
		15 Mar, 2017	30,64,389.00	15 Mar, 2017

u)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.99 (IFMR Capital Finance Pvt. Ltd.)	Interest	N.A.		N.A.

10. The assets of the Company which are secured for the NCDs issued and are sufficient to discharge the claims of the debenture-holders as and when they become due.

11. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.

12. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.04.2017 to 30.09.2017 are as under:

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

a)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.75 (Symboitic - I)	Interest	13 May, 2017	2,12,40,000.00	

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary

Annapurna
Microfinance (P) Ltd.
financing livelihood
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

b)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- I)	Interest	08 April, 2017	1,75,91,671.23	

c)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- II)	Interest	27 May, 2017	1,09,94,795.00	

d)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.75 (Triodos-I)	Interest	04 Jun, 2017	1,05,92,774.00	

e)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- III)	Interest	29 May, 2017	2,79,92,022.00	

f)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO- VIII)	Principal & Interest	24 April, 2017	47,31,941.00	
		24 May, 2017	46,79,277.00	
		23 June, 2017	46,31,324.00	

g)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 12.75 (CBO- X)	Principal & Interest	26 Apr, 2017	65,59,801.00	26-04-17
		26 May, 2017	64,97,851.00	26-05-17
		26 Jun, 2017	64,41,978.00	26-06-17
		26 Jul, 2017	63,73,951.00	26-07-17
		28 Aug, 2017	63,18,229.00	28-08-17

h)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.00 (Microvest)	Interest	15 Jun, 2017	1,16,44,932.00	
		15 Sept, 2017	1,16,44,932.00	

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan

Company Secretary

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

i)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.70 (CBO-XI)	Principal & Interest	24 Apr, 2017	88,60,052.00	
		23 May, 2017	87,31,088.00	
		23 Jun, 2017	86,73,603.00	
		24 Jul, 2017	85,88,352.00	
		23 Aug, 2017	84,97,988.00	
		25 Sept, 2017	84,23,968.00	

j)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.60 (Symboitic –II)	Interest	13 May, 2017	2,67,06,673.97	

k)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump 1-Micro Build B.V.)	Interest	05 Apr, 2017	67,69,677.00	
		05 Jul, 2017	68,44,895.00	

l)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 Triple Jump -2 (Mikrokredit fonds)	Interest	15 Jun, 2017	92,19,912.00	
		15 Sep, 2017	92,19,912.00	

m)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - I	Interest	17 Apr, 2017	26,94,246.58	
		15 May, 2017	22,86,027.40	
		15 Jun, 2017	25,30,958.90	
		17 Jul, 2017	26,12,602.74	
		15 Aug, 2017	23,67,671.23	
		15 Sept, 2017	25,30,958.90	

For Annapurna Microfinance (P) Ltd.
Subrat Pradhan
Company Secretary

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

n)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - II	Interest	28 Apr, 2017	6,32,740.00	
		26 May, 2017	5,71,507.00	
		28 Jun, 2017	6,73,562.00	
		28 Jul, 2017	6,12,329.00	
		28 Aug, 2017	6,32,740.00	
		28 Sept, 2017	6,32,740.00	

o)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.00 (Triodos-II)	Interest	15 Jun, 2017	3,88,93,151.00	

p)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.25 (IFMR Fimpact Tier-II)	Interest	29 Jun, 2017	89,87,435.00	
		29 Sept, 2017	90,87,376.00	

q)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.50 (Hinduja Leyland Finance Limited)	Interest	17 Apr, 2017	37,45,364.00	
		17 May, 2017	34,04,877.00	
		15 Jun, 2017	32,91,381.00	
		17 Jul, 2017	36,31,868.00	
		17 Aug, 2017	35,18,373.00	
		15 Sept, 2017	32,91,381.00	

r)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.99 (IFMR Capital Finance Pvt. Ltd.)	Interest	17 Apr, 2017	37,45,364.00	
		17 May, 2017	34,04,877.00	
		15 Jun, 2017	32,91,381.00	
		17 Jul, 2017	36,31,868.00	
		17 Aug, 2017	35,18,373.00	
		15 Sept, 2017	32,91,381.00	

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan

Company Secretary

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

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

13. 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 31st March, 2017.

14. 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.

15. The half-yearly results (un-audited) for the half-year ending on 31.03.2017 are attached as per the format in Annexure-I of Listing Agreement.

16. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 31.03.2017, requiring this company to notify to Stock Exchange or Debenture Trustees.

17. The name, designation and contact details of "Compliance Officer" of this company are as under:

(A) Name of Compliance Officer	: Mr. Subrata Pradhan
(B) Designation	: Company Secretary
(C) Correspondence Address	: Plot No-1215/1401, Khandagiri Bari, Infront of Jaydev Vatika, Khandagiri, Bhubaneswar-751030
(D) Phone, Fax No.	: 08280336010
(E) Email ID	: subrat@ampl.net.in

18. 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,

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

Subrat Pradhan
Company Secretary
Subrata Pradhan, Company Secretary

Countersigned by:

For Catalyst Trusteeship Ltd

Debenture Trustees

Note: Details as per un-audited financials as on 31st March, 2017

Annapurna Microfinance (P) Ltd.

financing livelihood

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

Half Yearly Financial Results

(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008
& SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012

Statement of Un-audited Financial for the Half Year and Year ended 31st March, 2017 (Amount in Rs.)

	Particulars	Six Months ended	Corresponding six months ended in the previous year	Year to date figures for current accounting year ended	Previous accounting year ended
		31st March 2017	31st March, 2016	31st March 2017	31st March, 2016
		Unaudited	Audited	Unaudited	Audited
1	**Interest earned (a+b+c)**	**1,156,559,553**	**712,167,820**	**2,122,949,024**	**1,257,337,182**
	a) Interest on advances	1,066,622,950	670,042,247	1,959,985,348	1,185,415,344
	b) Income on investments	60,173,498	20,613,897	98,576,579	30,234,911
	c) Interest on Fixed Deposits	29,763,105	21,511,677	64,387,097	41,686,928
2	Other Income	180,299,196	173,519,758	377,692,100	244,463,961
3	**Total Income (1+2)**	**1,336,858,749**	**885,687,578**	**2,500,641,125**	**1,501,801,143**
4	Interest and Finance Cost	702,332,597	437,845,083	1,284,356,857	739,781,430
5	**Operating Expenses (i+ii+iii+iv)**	**410,176,605**	**244,284,210**	**722,673,011**	**435,526,875**
	i) Employees cost	299,764,314	177,137,895	532,932,750	313,222,826
	ii) Depreciation and amortisation expenses	14,712,891	8,952,944	24,388,640	15,060,033
	iii) Other Operating expenses	95,699,400	58,193,371	165,351,621	107,244,016
	iv) Prior period items (net of income related to previous periods/ years)	-	-	-	-
6	**Total expenditure (4+5) excluding provisions and contingencies**	**1,112,509,202**	**682,129,293**	**2,007,029,868**	**1,175,308,305**
7	**Operating Profit before Provision and Contingencies (3-6)**	**224,349,547**	**203,558,285**	**493,611,257**	**326,492,838**
8	Provisions (Other than tax) and contingencies	18,025,328	26,213,370	31,269,374	43,399,338
9	Exceptional items	-	-	-	-
10	**Profit from ordinary activities before tax (7-8)**	**206,324,219**	**177,344,915**	**462,341,883**	**283,093,500**
11	Tax expense	85,374,262	63,970,531	173,600,364	101,194,610
12	**Net profit for the year/ period**	**120,949,957**	**113,374,384**	**288,741,519**	**181,898,890**
13	Paid-up equity share capital (Face Value of the Share of Rs. 10 each)	363,492,180	313,811,550	363,492,180	313,811,550
14	Reserves excluding Revaluation Reserves (As per balance sheet of previous accounting year)	803,233,911	338,092,897	1,419,837,245	833,802,567
15	**Analytical Ratios**				
	i) Capital Adequacy Ratio	23.52%	19.43%	23.52%	19.43%
	ii) Earning Per Share (EPS)	3.3*	3.75*	8.05	6.26
16	NPA Ratios				
	a) Gross/Net NPA	159593894/71157596	3,401,524/70,154	159593894/71157596	3,401,524/70,154
	b) % of Gross/Net NPA	1.57%/0.70%	0.069% / 0.001%	1.57%/0.70%	0.069% / 0.001%
	c) Return on Assets	2.26%	2.42%	2.26%	2.42%

* Not Annualised

For Annapurna Microfinance (P) Ltd.

Subrat Madhan

Company Secretary

Annapurna
Microfinance (P) Ltd.
financing livelihood
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 – 2

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (31.03.2017)	No. of Complaints received during the half-year (01.10.2016 to 31.03.2017)	No. of Complaints resolved during the half-year
Nil	Nil	N.A.

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
Nil	N.A	N.A	N.A	N.A	N.A

For Annapurna Microfinance (P) Ltd.

Subrat Pradhan
Company Secretary