

# RGVN (NORTH EAST) MICROFINANCE LTD.

## Registered Office

House No. 2, Padma Path  
Zoo Road Tiniali, Bye-Lane No. 8,  
Guwahati- 781 024, Assam, India  
CIN U65923AS2008 PLC 00 8742



## Contact Details

Phone : (91) 361-2464612  
Fax : (91) 361-2464624  
Email : rgvne.nbfc@yahoo.in  
Website : www.rgvnemfl.com

Ref No. :

Date :

27/06/2016

RGVN (NE) MFL/ADM/2016-17/BSE/132

To,

The Secretary  
Bombay Stock Exchange  
Phiroze Jeejeebhoy Towers, 25<sup>th</sup> Floor  
Dalal Street  
Mumbai- 400001  
Maharashtra

Ref:- Scrip Code/ SYMBOL:- 952427 & 952454/BSE

Sub:- Half Yearly Communication pursuant to Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

In compliance of the requirement of Regulation 52 (4) of SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, we are attaching herewith Half yearly communication in respect of Listed, Secured, Redeemable and Non-Convertible Debentures aggregating to **Rs.16,00, 00,000/-** (Rupees Sixteen Crores only) & **Rs. 33, 26, 00,000/-** (Rupees Thirty Three Crores Twenty Six Lakhs only) for the year **ended 31-03-2016 (audited)**.

You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

**For RGVN (NORTH EAST) MICROFINANCE LIMITED**

For RGVN (North East) Microfinance Limited

*Pragati Mour*  
**Pragati Mour**  
(Company Secretary) **Company Secretary**

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Mumbai- 400001  
Maharashtra

Sub: - **Half Yearly Communication to Exchange**

Dear Sir,

In compliance of the requirement of Regulation 52 (4) & (5) of SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 in respect of Secured, Redeemable and Non-Convertible Debentures aggregating to **Rs. 16, 00, 00,000/-** (Rupees Sixteen Crores only), we are giving below the following information as on March 31<sup>st</sup> 2016 (**audited**) :-

- a. Credit Rating of the Debentures; **CARE BBB+ (Triple B plus ) dated July 08, 2015**
- b. Asset Cover Available; **1.24**
- c. Debt Equity Ratio; **4.46**
- d. previous due date for the payment of interest of non convertible debentures/repayment of principal of non-convertible debt securities and whether the same has been paid or not: **as per Annexure A**
- e. next due date for the payment of interest of non convertible debentures/principal along with the amount of interest of non-convertible debt securities payable and the redemption amount: **as per Annexure B**
- f. debt service coverage ratio; **0.31**
- g. interest service coverage ratio; **2.17**
- h. outstanding redeemable preference shares (quantity and value); **N.A.**
- i. debenture redemption reserve; **N.A.**
- j. net worth; **Rs. 1,001,827,331**
- k. net profit after tax; **Rs. 135,363,132**
- l. earnings per share: **3.50**

You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

For **RGVN (NORTH EAST) MICROFINANCE LIMITED**

For, RGVN (NE) Microfinance Ltd. :

  
RUPALI KALITA Managing Director

**(MANAGING DIRECTOR)**

Authorized Signatory

FOR GDA TRUSTEESHIP LTD (Trustee)

Authorized Signatory

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You are requested to kindly take the same on record.

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Yours faithfully,

For, **RGVN (NORTH EAST) MICROFINANCE LIMITED**

**FOR GDA TRUSTEESHIP LTD (Trustee)**

For, **RGVN (NE) Microfinance Ltd.**

**RUPALI KALITA**  
**(MANAGING DIRECTOR)**  
Managing Director  
Authorized Signatory

Authorized Signatory

**ANNEXURE A**

Details of redemption & payment of interest during last half year ending 31.03.2016:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1. Symbiotics	Interest	13-Nov-2015	Rs 14,897,377	13-Nov-2015
2. Blue Orchard	Interest	14-JAN-2016	Rs.11,213,346	14-JAN-2016

**ANNEXURE B**

Details of redemption & interest due in the next half-year i.e. 01.04.2016 to 30.09.2016:

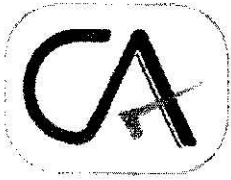
Series / Tranche	Type (Principal / Interest)	Due date of payment	Payment
1. Symbiotics	Interest	13-May-2016	Done
2. Blue Orchard	Interest	14-Jul-2016	Due

Company does not expect default in payment of principal / interest due in next half year

**ANNEXURE C**

**Details of Debenture Redemption Reserve (If applicable): NOT APPLICABLE**

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016 Rs. (In Cr.)	Funds invested for debentures maturing during the year
NIL	NIL	NIL	NIL	NIL



23rd Jun, 2016

To

**GDA Trusteeship Ltd.**  
83-87, 8th Floor;  
Mittal Tower, B-Wing  
Nariman Point  
Mumbai- 400021 (Maharashtra)

Calculation of the following ratios of RGVN (North East) Microfinance limited are provided based on the audited financials made available for the year ended on 31st Mar'16.

**i) Asset Coverage Ratio:**

$$\frac{\text{(Total Asset - Intangible Assets) - (Current Liabilities - Short Term Debt)}}{\text{Total Debt Outstanding (Long Term + Short Term)}} = 1.24$$

**ii) Security Coverage Ratio:**

$$\frac{\text{Value of Assets Given as Security}}{\text{O/s NCDs}} = 110\% \text{ for Blue Orchard and } 100\% \text{ for Symbiotics}$$

**iii) Debt Equity Ratio:**

$$\frac{\text{Debt Outstanding}}{\text{Net worth of the company}} = 4.46$$

**iv) Debt Service Coverage Ratio:**

$$\frac{\text{Net Profit before Depreciation + Interest Exp}}{\text{Principal + Interest on Debt paid during the period}} = 0.31$$

**v) Interest Service Coverage Ratio:**

$$\frac{\text{Interest Income}}{\text{Interest Expense}} = 2.17$$

**vi) EPS:**

$$\frac{\text{Net Profit}}{\text{No of Shares}} = 3.50$$

**For D PATWARY & CO**

Chartered Accountants

Firm Registration Number:324523E

  
Amit Patwari

Membership no.061971

