

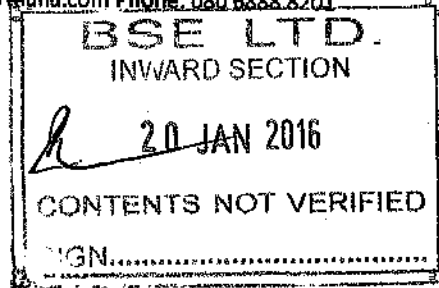


THIRUMENI FINANCE PRIVATE LIMITED

Corporate Office: 2nd Floor, 'Supraja', 4th Cross, 2nd Block, HRBR Layout, Kalyan Nagar Bangalore 560043
Website www.varthana.com Email: info@varthana.com Phone: 080 6888 8201

November 14, 2015

The Sr General Manager, BSE Limited
1st Floor, PJ Towers, Dalal Street
Mumbai 400001



Subj:- Half Yearly communication for dissemination to the debenture holders – ISIN 1460TFPL19

With reference to the above, we submit herewith the documents and statements as required by SEBI and BSE under the Listing Agreement, for dissemination to the Debenture Holders.

1. Following issue of Private Placement Debt Instruments has been listed with your Exchange:

Sr No	ISIN	Date of Issue	Date of Listing	Description	No. of NCDs	Face Value	Issue Amount
1	1460TFPL19	9 July 2015	22 July 2015	F Group 14.60% Secured Listed Redeemable Non Convertible Debentures – 2019	12,732 (Series 1-12,732)	Rs 10,000 (Rs. Ten thousand) each	Rs. 127,320,000/-

2. The latest credit rating in respect of the issue is BB (Stable) (ICRA).
3. Asset Cover available = 110% of the Outstanding Principal. The issue is secured by a first charge over specific receivables. As of 30 September 2015, asset cover was Rs 141,162,320.
4. Debt – Equity Ratio = 1.73: 1 as per unaudited financial results for the six months ended September 30, 2015.
5. The previous due date for payment of interest under the Issue and date of payment – Nil, there are no interest payment due on or before September 30, 2015
6. As of September 30, 2015 The next due date for payment of interest - 5 November, 2015.

Kind Regards


Brajesh Mishra
Director



Countersigned by


GDA Trusteeship (The Trustee to the Issue)

RCE & Co.

Chartered Accountants

To

GDA Trusteeship Limited
 CIN: U74999PN1997PLC110262
 Office No.1,2,and 3,4th floor, Rahimtoola House,
 7, Homji Street Fort, Mumbai - 400 001

No. 458 & 459, 2nd Floor, MP Arcade
 18th Main Road, 4th T Block, Jayanagar
 Bengaluru - 560 041
 Tel/Fax: 4120 5845, 4097 3833

CERTIFICATE OF ASSET COVER BY INDEPENDENT CHARTERED ACCOUNTANTS

This is to certify that as on the date hereof, we RCE & Co., Chartered Accountants have examined the reports [Open CBS Software], records, documents including but not limited to detailed book debt statement along with branch wise and member wise breakup details, and Tally ledger extract (hereinafter referred to as the "Documents") of **Thirumeni Finance Private Limited**, a private limited company incorporated under the Companies act and having their Registered Office: 41/3976, 1st Floor, IS Press Building, Banerji Road, Kochi 682018 [PAN No.AAACT8933E] and Corporate Office: No.2075, Supraja, 6th Main, CMR Road, HRBR Layout, Kalyan Nagar Bangalore 560043. ("Borrower").

We have verified the asset cover provided in favour of GDA Trusteeship in relation to their issue of Non-convertible Debentures("NCD") aggregating Rs.127,320,000 /- (Rupees Twelve Crore Seventy Three Lakhs and Twenty Thousand - ISIN INE125T07014) as of the 30-Sep-2015. Based on our independent review of the Documents provided to us by the Borrower, we hereby confirm and certify the following:

Particulars as at 30-Sep-2015**Amount Rs.****1. Asset Cover Ratio**

Loan Receivables	141,162,320
12,732 Non-Convertible Debentures of face value Rs.10,000/- each	127,320,000
Cover	1.11

[Note: Provisions made on the entire Loan Assets of the Company aggregated to Rs.10,979,111]

2. Debt to Equity Ratio**Debts**

Longterm Borrowings	449,968,533
Shortterm Borrowings	202,521,033
	<u>652,489,566</u>

Shareholders' Equity

127 Class 'A' Compulsorily Convertible Debentures of Rs.100,000/each	12,700,000
5,019,878 Class 'B' Compulsorily Convertible Debentures of Rs.10/each	50,198,780
Share Capital	8,420,700
Reserves & Surplus	<u>306,151,138</u>
Cover	377,470,618
	1.73

We further confirm and certify that in relation to the above mentioned Non-Convertible Debentures availed by the Borrower, the value of book debts raised and hypothecated by the Borrower is in accordance with the terms and conditions of the Debenture Trust Deed dated July 06, 2015 executed by and between the Borrower and Debenture Trustee M/s.GDA Trusteeship Limited ("Debenture Trust Deed").

Salient terms of the Debenture Trust Deed dated 06-Jul-2015

- Maturity date : 05-Nov-2019
 Quarterly date : means March 31st, June 30th, September 30th and December 31st.
 Interest Rate : 14.6% per annum, payable semi-annually
 Default Interest : If, at any time, there shall be payment default or any other event of default, the Company agrees to pay additional 3% interest per annum above the applicable interest rate on the outstanding principal amounts from the date of occurrence of the payment default or event of default until such payment default or event default is cured.



- Redemption** : All Debentures shall be fully redeemed on a pari passu basis by the Company by way of two equal installments payable on the first principal payment date and on the maturity date as specified in Schedule III of the Debenture Trust Deed.
- Security** : A first charge by way of hypothecation in favour of the Debenture Holders of all the underlying receivables/book debts of the Company to the extent of 110% of the outstanding principal amounts of Debentures.

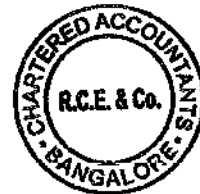
After careful examination of the Documents provided by the Company, we hereby further confirm and certify that:

1. the details of the book debts listed above is a true extract of the books of accounts maintained [Open CBS Software] by the Company;
2. the facility/ies availed by the Company from Debenture Holders as of the date of this certificate, not utilized for on-lending/ disbursing to any person or clients who are in default/ arrears of any of the facility/ies / loans provided to them by the Borrower; and
3. the loans hypothecated by the Company to the Debenture Holders have not been hypothecated/ assigned to any third party other than Debenture Holders, including but not limited to any person/ bank/ financial institution/ private or public funding agency.
4. The Security provided by the Company to the Debenture Holders amounts to a minimum of 110% of outstanding principal amounts of Debentures.

For RCE & Co.,
Chartered Accountants
ICAI Firm Reg. No. 009141S


P. Vasudevan
Partner

Membership No. 202063
ICAI Firm Reg.No.009141S
MP Arcade Building Site No.458 & 459, 18th Main,
4th "T" Block, Jayanagar, Bangalore - 560041.



Place: Bangalore
Date : November 24, 2015

Enclosure:

Detailed book debt statement along with branch wise and member wise breakup details duly signed hard copy of Annexure 1 is enclosed herewith.

DECLARATION BY THE COMPANY

We hereby confirm that the details provided to RCE & Co., Chartered Accountants as above is true and correct in all respects, no part is false or misleading and no relevant information has been concealed or withheld.

For THIRUMANI FINANCE PRIVATE LIMITED

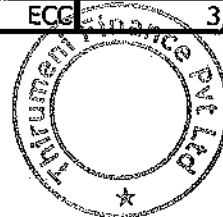

Brajesh Mishra
Director



Place: Bangalore
Date : November 24, 2015

Thirumeni Finance Private Limited
Description of Assets Hypothecated
Annexure 1

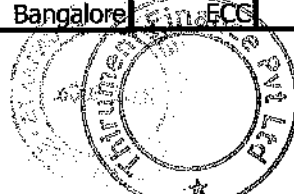
Contract Code	Product	City	District	Funding Line	Outstanding Bal 30-Sep-2015 Rs.	Days Past Due
BLR1115U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
BLR1118S	Secured	Bangalore	Bangalore	ECC	19,25,707	0-1
NAS1121U	Unsecured	Nashik	Nashik	ECC	1,76,070	0-1
NAS1123U	Unsecured	Nashik	Nashik	ECC	2,76,572	30-60
IND1125U	Unsecured	Indore	Indore	ECC	2,61,955	0-1
NAS1126U	Unsecured	Nashik	Nashik	ECC	2,70,406	0-1
NAS1127U	Unsecured	Nashik	Nashik	ECC	1,80,266	0-1
NAS1128U	Unsecured	Aurangabad	Aurangabad	ECC	1,35,204	0-1
BUB1132U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	3,68,763	0-1
CUT1133U	Unsecured	Cuttack	Cuttack	ECC	4,50,674	0-1
NAG1135U	Unsecured	Nagpur	Nagpur	ECC	4,50,674	0-1
NAG1137U	Unsecured	Nagpur	Nagpur	ECC	2,30,473	0-1
DVG1138U	Unsecured	Davanagere	Davanagere	ECC	4,60,951	0-1
DVG1139U	Unsecured	Davanagere	Davanagere	ECC	4,60,951	0-1
CUT1142U	Unsecured	Cuttack	Cuttack	ECC	2,70,406	0-1
BLR1144U	Unsecured	Bangalore	Bangalore	ECC	4,50,674	0-1
IND1145U	Unsecured	Indore	Indore	ECC	1,80,266	0-1
NAG1146U	Unsecured	Nagpur	Nagpur	ECC	4,50,674	0-1
NAG1148U	Unsecured	Nagpur	Nagpur	ECC	2,76,572	0-1
BLR1149U	Unsecured	Bangalore	Bangalore	ECC	1,80,266	0-1
BLR1151U	Unsecured	Bangalore	Bangalore	ECC	4,60,951	0-1
BUB1152U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
IND1156U	Unsecured	Indore	Indore	ECC	1,84,377	0-1
BUB1157U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,84,377	0-1
NAS1162U	Unsecured	Nashik	Nashik	ECC	2,25,335	0-1
NAG1164U	Unsecured	Nagpur	Nagpur	ECC	2,76,572	0-1
CMB1166U	Unsecured	Coimbatore	Coimbatore	ECC	92,187	0-1
CMB1167U	Unsecured	Coimbatore	Coimbatore	ECC	2,76,572	0-1
CMB1168U	Unsecured	Coimbatore	Coimbatore	ECC	1,84,377	0-1
NAG1169S	Secured	Nagpur	Nagpur	ECC	9,70,795	0-1
PUN1172U	Unsecured	Pune	Pune	ECC	2,82,612	0-1
PUN1173U	Unsecured	Pune	Pune	ECC	1,84,377	0-1
SAT1181U	Unsecured	Satara	Satara	ECC	2,30,473	0-1
BLR1182U	Unsecured	Bangalore	Bangalore	ECC	2,30,473	0-1
NAG1184U	Unsecured	Nagpur	Nagpur	ECC	2,76,572	0-1
BUB1186U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	3,29,712	0-1
BUB1194U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,88,404	0-1
NAG1197U	Unsecured	Nagpur	Nagpur	ECC	4,60,951	0-1
CUT1200U	Unsecured	Cuttack	Cuttack	ECC	2,82,612	0-1
NAG1202S	Secured	Nagpur	Nagpur	ECC	7,28,125	0-1
NAG1206U	Unsecured	Nagpur	Nagpur	ECC	2,76,572	0-1
BLR1207U	Unsecured	Bangalore	Bangalore	ECC	3,68,763	0-1
KOL1212U	Unsecured	Kolhapur	Kolhapur	ECC	1,15,235	0-1
RAI1214U	Unsecured	Raipur	Raipur	ECC	2,76,572	0-1
DWD1215U	Unsecured	Hubli	Hubli	ECC	4,60,951	0-1
NAS1216U	Unsecured	Nashik	Nashik	ECC	2,76,572	0-1
NAS1217U	Unsecured	Malegaon	Nashik	ECC	3,22,665	0-1
BLR1218U	Unsecured	Bangalore	Bangalore	ECC	4,60,951	0-1
DWD1219U	Unsecured	Dharwad	Dharwad	ECC	3,68,763	0-1



Brayath

Thirumeni Finance Private Limited
Description of Assets Hypothecated
Annexure 1

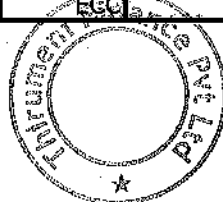
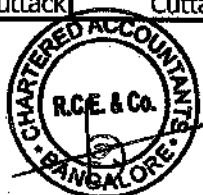
Contract Code	Product	City	District	Funding Line	Outstanding Bal 30-Sep-2015 Rs.	Days Past Due
BLR0796S	Secured	Bangalore	Bangalore	ECC	12,31,875	0-1
NAG0932U	Unsecured	Nagpur	Nagpur	ECC	1,88,404	0-1
SHI0960U	Unsecured	Shimoga	Shimoga	ECC	4,50,674	0-1
CUT0962U	Unsecured	Cuttack	Cuttack	ECC	2,70,406	Jan-30
CUT0975U	Unsecured	Cuttack	Cuttack	ECC	2,70,406	0-1
KHU0981U	Unsecured	Khurda	Khurda	ECC	2,64,111	0-1
BLR0983U	Unsecured	Bangalore	Bangalore	ECC	2,64,111	0-1
BLR0994U	Unsecured	Bangalore	Bangalore	ECC	2,70,406	0-1
CUT0998U	Unsecured	Cuttack	Cuttack	ECC	1,76,070	0-1
BUB0999U	Unsecured	Puri	Puri	ECC	88,034	0-1
CMB1013U	Unsecured	Coimbatore	Coimbatore	ECC	2,64,111	0-1
IND1024U	Unsecured	Indore	Indore	ECC	4,15,198	0-1
BUB1029U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,64,111	0-1
NAG1031U	Unsecured	Nagpur	Nagpur	ECC	1,76,070	0-1
AMR1033U	Unsecured	Amravati	Amravati	ECC	1,32,057	0-1
NAG1039U	Unsecured	Nagpur	Nagpur	ECC	92,187	Jan-30
BUB1045U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,64,111	0-1
BLR1049U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
IND1053U	Unsecured	Indore	Indore	ECC	2,64,111	0-1
IND1062U	Unsecured	Indore	Indore	ECC	2,64,111	0-1
NAS1064U	Unsecured	Aurangabad	Aurangabad	ECC	2,64,111	0-1
BLR1065U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
BLR1066U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
BLR1069U	Unsecured	Bangalore	Bangalore	ECC	4,50,674	0-1
BLR1071U	Unsecured	Bangalore	Bangalore	ECC	2,70,406	0-1
CUT1077U	Unsecured	Cuttack	Cuttack	ECC	2,64,111	0-1
BUB1078U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,64,111	0-1
CUT1080U	Unsecured	Cuttack	Cuttack	ECC	1,76,070	0-1
DWD1084U	Unsecured	Dharwad	Dharwad	ECC	1,76,070	0-1
BLR1086U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
CUT1089S	Secured	Cuttack	Cuttack	ECC	24,27,045	0-1
CMB1090U	Unsecured	Coimbatore	Coimbatore	ECC	2,64,111	0-1
DWD1091U	Unsecured	Dharwad	Dharwad	ECC	4,40,183	0-1
SAT1092U	Unsecured	Satara	Satara	ECC	3,60,965	0-1
SHI1093U	Unsecured	Shimoga	Shimoga	ECC	2,64,111	0-1
IND1096U	Unsecured	Indore	Indore	ECC	2,64,111	0-1
PUN1098U	Unsecured	Pune	Pune	ECC	4,40,183	0-1
BLR1099S	Secured	Kolar	Kolar	ECC	30,42,112	0-1
IND1102U	Unsecured	Indore	Indore	ECC	2,64,111	0-1
CUT1103U	Unsecured	Cuttack	Cuttack	ECC	2,64,111	0-1
BUB1104U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,70,406	0-1
BUB1105U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,70,406	0-1
NAS1107U	Unsecured	Nashik	Nashik	ECC	2,20,089	0-1
NAS1108U	Unsecured	Nashik	Nashik	ECC	2,25,335	Jan-30
DWD1110U	Unsecured	Dharwad	Dharwad	ECC	4,40,183	0-1
PUN1111U	Unsecured	Pune	Pune	ECC	1,80,266	0-1
BLR1112U	Unsecured	Bangalore	Bangalore	ECC	2,70,406	Jan-30
BLR1113U	Unsecured	Bangalore	Bangalore	ECC	4,40,183	0-1
BLR1114U	Unsecured	Bangalore	Bangalore	ECC	4,45,336	0-1



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Thirumeni Finance Private Limited
Description of Assets Hypothecated
Annexure 1

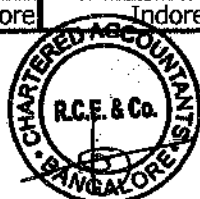
Contract Code	Product	City	District	Funding Line	Outstanding Bal 30-Sep-2015 Rs.	Days Past Due
IND1222U	Unsecured	Indore	Indore	ECC	4,32,866	0-1
BLR1226U	Unsecured	Tumkur	Tumkur	ECC	4,60,951	0-1
RAI1228S	Secured	Nagpur	Nagpur	ECC	24,07,112	0-1
IND1238U	Unsecured	Indore	Indore	ECC	4,71,018	0-1
CUT1241S	Secured	Cuttack	Cuttack	ECC	14,56,256	0-1
CMB1243U	Unsecured	Coimbatore	Coimbatore	ECC	2,82,612	0-1
CUT1245S	Secured	Bhubaneswar	Bhubaneswar	ECC	13,59,195	0-1
DWD1248U	Unsecured	Dharwad	Dharwad	ECC	4,32,866	0-1
KOL1252U	Unsecured	Kolhapur	Kolhapur	ECC	2,30,473	0-1
SHI1253U	Unsecured	Shimoga	Shimoga	ECC	4,71,018	0-1
PUN1258U	Unsecured	Pune	Pune	ECC	1,84,377	0-1
PUN1259U	Unsecured	Pune	Pune	ECC	4,71,018	0-1
BLR1260U	Unsecured	Bangalore	Bangalore	ECC	3,22,665	0-1
IND1262S	Secured	Indore	Indore	ECC	28,88,518	0-1
NAG1263U	Unsecured	Nagpur	Nagpur	ECC	4,60,951	0-1
BLR1264U	Unsecured	Bangalore	Bangalore	ECC	1,54,246	0-1
NAG1267U	Unsecured	Nagpur	Nagpur	ECC	4,60,951	0-1
NAG1272S	Secured	Nagpur	Nagpur	ECC	48,17,959	Jan-30
IND1276U	Unsecured	Indore	Indore	ECC	4,60,951	0-1
BLR1277U	Unsecured	Bangalore	Bangalore	ECC	4,71,018	0-1
AMR1279S	Secured	Nagpur	Nagpur	ECC	14,44,309	0-1
BLR1280S	Secured	Bangalore	Bangalore	ECC	9,25,551	0-1
BLR1282S	Secured	Bangalore	Bangalore	ECC	9,62,803	0-1
BUB1287S	Secured	Bhubaneswar	Bhubaneswar	ECC	6,00,000	60-90
KOL1288U	Unsecured	Kolhapur	Kolhapur	ECC	2,82,612	Jan-30
PUN1290U	Unsecured	PUNE	Pune	ECC	2,84,689	0-1
DVG1291U	Unsecured	Davanagere	Davanagere	ECC	4,05,641	0-1
BLR1292S	Secured	Tumkur	Tumkur	ECC	3,52,585	0-1
DVG1294U	Unsecured	Davanagere	Davanagere	ECC	2,82,612	0-1
CUT1295U	Unsecured	Cuttack	Cuttack	ECC	2,82,612	0-1
BUB1297U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,88,404	0-1
NAG1298U	Unsecured	Nagpur	Nagpur	ECC	4,51,093	0-1
IND1299U	Unsecured	Indore	Indore	ECC	3,29,712	0-1
BUB1301U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,88,404	0-1
BEL1302U	Unsecured	Belgaum	Belgaum	ECC	4,71,018	0-1
BLR1307S	Secured	Bangalore	Bangalore	ECC	17,93,099	0-1
NAG1312S	Secured	Nagpur	Nagpur	ECC	7,76,699	0-1
BUB1323U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
SAT1325U	Unsecured	Satara	Satara	ECC	2,35,507	0-1
BUB1329U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,88,404	0-1
BUB1330U	Unsecured	Cuttack	Cuttack	ECC	2,82,612	0-1
IND1333U	Unsecured	Indore	Indore	ECC	2,82,612	0-1
IND1336U	Unsecured	Indore	Indore	ECC	1,88,404	0-1
BUB1337U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
BUB1341S	Secured	Bhubaneswar	Bhubaneswar	ECC	38,89,637	0-1
BLR1343S	Secured	Bangalore	Bangalore	ECC	9,72,355	0-1
DVG1345S	Secured	Davanagere	Davanagere	ECC	31,90,791	0-1
BLR1349S	Secured	Bangalore	Bangalore	ECC	9,70,795	0-1
BUB1350S	Secured	Cuttack	Cuttack	ECC	9,72,355	0-1



Brigade

Thirumeni Finance Private Limited
Description of Assets Hypothecated
Annexure 1

Contract Code	Product	City	District	Funding Line	Outstanding Bal 30-Sep-2015 Rs.	Days Past Due
DWD1351S	Secured	Hubli	Hubli	ECC	48,24,397	0-1
KOL1353U	Unsecured	Kolhapur	Kolhapur	ECC	3,29,712	0-1
KOL1354U	Unsecured	Kolhapur	Kolhapur	ECC	1,17,752	0-1
BEL1355U	Unsecured	Belgaum	Belgaum	ECC	2,88,529	0-1
BLR1356S	Secured	Bangalore	Bangalore	ECC	29,17,176	0-1
NAG1362S	Secured	Nagpur	Nagpur	ECC	29,44,416	0-1
BLR1363S	Secured	Bangalore	Bangalore	ECC	19,44,823	0-1
CMB1366U	Unsecured	Coimbatore	Coimbatore	ECC	4,71,018	0-1
CMB1368U	Unsecured	Coimbatore	Coimbatore	ECC	4,71,018	0-1
NAG1371S	Secured	Nagpur	Nagpur	ECC	46,68,773	0-1
BUB1380U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
BUB1381U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	4,71,018	0-1
BUB1382U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,88,404	0-1
BLR1388U	Unsecured	Bangalore	Bangalore	ECC	4,71,018	0-1
IND1389U	Unsecured	Indore	Indore	ECC	4,71,018	0-1
BLR1392S	Secured	Bangalore	Bangalore	ECC	38,83,294	0-1
BLR1393U	Unsecured	Bangalore	Bangalore	ECC	4,71,018	0-1
PUN1396S	Secured	Pune	Pune	ECC	24,30,994	0-1
BLR1399S	Secured	Bangalore	Bangalore	ECC	14,56,256	0-1
NAG1401U	Unsecured	Nagpur	Nagpur	ECC	3,46,100	0-1
BLR1407U	Unsecured	Bangalore	Bangalore	ECC	4,71,018	0-1
BLR1409U	Unsecured	Kolar	Kolar	ECC	4,71,018	0-1
NAG1417U	Unsecured	Nagpur	Nagpur	ECC	4,70,155	0-1
IND1418S	Secured	Indore	Indore	ECC	34,03,466	0-1
BLR1419U	Unsecured	Bangalore	Bangalore	ECC	4,71,018	0-1
BUB1420U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
BLR1421U	Unsecured	Tumkur	Tumkur	ECC	4,71,018	0-1
CUT1422U	Unsecured	Cuttack	Cuttack	ECC	4,71,018	0-1
SAT1424U	Unsecured	Satara	Satara	ECC	4,71,018	0-1
DWD1425S	Secured	Dharwad	Dharwad	ECC	17,28,950	Jan-30
BLR1426S	Secured	Bangalore	Bangalore	ECC	16,53,114	0-1
PUN1427S	Secured	Pune	Pune	ECC	39,99,126	0-1
IND1429U	Unsecured	Indore	Indore	ECC	2,82,612	0-1
MYS1432U	Unsecured	Mysore	Mysore	ECC	4,71,018	0-1
BUB1433U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	4,71,018	0-1
BUB1441U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	2,82,612	0-1
MYS1442U	Unsecured	Mysore	Mysore	ECC	2,88,529	0-1
BLR1445S	Secured	Bangalore	Bangalore	ECC	9,70,795	0-1
RAI1447S	Secured	Nagpur	Nagpur	ECC	19,06,820	0-1
CUT1448S	Secured	Cuttack	Cuttack	ECC	4,86,174	0-1
SAT1476U	Unsecured	Satara	Satara	ECC	4,80,880	0-1
NAS1483U	Unsecured	Nashik	Nashik	ECC	2,88,529	0-1
BUB1484U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,92,349	0-1
NAG1491U	Unsecured	Nagpur	Nagpur	ECC	2,61,378	0-1
IND1494U	Unsecured	Indore	Indore	ECC	2,88,529	0-1
CUT1496U	Unsecured	Cuttack	Cuttack	ECC	2,88,529	0-1
CUT1497U	Unsecured	Cuttack	Cuttack	ECC	1,92,349	0-1
BUB1498U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,92,349	0-1
IND1502U	Unsecured	Indore	Indore	ECC	95,071	0-1



Signature

Thirumeni Finance Private Limited

Description of Assets Hypothecated

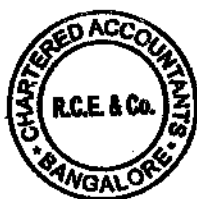
Annexure 1

Contract Code	Product	City	District	Funding Line	Outstanding Bal 30-Sep-2015 Rs.	Days Past Due
BUB1508U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	1,92,349	0-1
BEL1509U	Unsecured	Bellary	Bellary	ECC	3,84,706	0-1
PUN1513U	Unsecured	Pune	Pune	ECC	4,80,880	0-1
NAG1522U	Unsecured	Nagpur	Nagpur	ECC	1,44,266	0-1
CUT1524U	Unsecured	Cuttack	Cuttack	ECC	1,92,349	0-1
KOL1526U	Unsecured	Kolhapur	Kolhapur	ECC	4,80,880	0-1
BLR1532U	Unsecured	Bangalore	Bangalore	ECC	3,73,676	0-1
BUB1535U	Unsecured	Bhubaneswar	Bhubaneswar	ECC	4,80,880	0-1
BLR1539S	Secured	Bangalore	Bangalore	ECC	6,71,513	0-1
PUN1540U	Unsecured	Pune	Pune	ECC	4,80,880	0-1
BLR1640S	Secured	Ramanagara	Ramanagara	ECC	44,20,506	0-1
BUB1759S	Secured	Cuttack	Cuttack	ECC	39,61,738	0-1
				Total	1411,62,320	
				Outstanding Debenture	1273,20,000	
				Cover	111%	

For RCE & Co.,
Chartered Accountants
ICAI Firm Reg. No. 009141S

P. Vasudevan

Partner
Membership No. 202063
ICAI Firm Reg.No.009141S
MP Arcade Building Site No.458 & 459, 18th Main,
4th "T" Block, Jayanagar, Bangalore - 560041.



For THIRUMENI FINANCE PRIVATE LIMITED

Brajesh Mishra
Director



Place: Bangalore
Date : November 21, 2015

Place: Bangalore
Date : November 21, 2015

