

UTKARSH MICRO FINANCE PVT. LTD.

(Formerly Shre Pathrakali Finance Company Private Limited)



UTK/LETTER/FIN/2015-16/003

May 20, 2016

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

Dear Madam/Sir,

Sub: Statutory Compliance – Report for the half year ending 31st March, 2016

Reference: Scrip Codes 950366, 950592, 950921, 952770, 953504, 953648 and 953027

Kindly refer to above mentioned scrip codes of Non-Convertible Debentures (NCDs) issued by the Company and listed in the Bombay stock Exchange under F Group- debt instruments, in pursuant to the debt listing agreement entered by the Company, we certify that there is no change in the composition of the board of directors, which may amount to change in control as defined in SEBI (Substantial acquisition of shares and takeover) regulation 2011 and all please find below the following information as required under listing agreement :

Particulars	Scrip Code: 950366	Scrip Code: 950592	Scrip Code: 950921	Scrip Code: 952770
ISIN	INE396P07043	INE396P07050	INE396P07068	INE396P07084
Latest Credit Rating	ICRA BBB-	ICRA BBB	ICRA BBB+	CARE A-
Assets Cover available	1.05 x	1.00x	1.00x	1.00x
Debt Equity	4.80	4.80	4.80	4.80
Debt Service Coverage Ratio	2.32	2.32	2.32	2.32
Interest Coverage Ratio	1.43	1.43	1.43	1.43
Net worth (Rs in Crore)	262.58	262.58	262.58	262.58
Profit after tax (Rs in Crore)	36.81	36.81	36.81	36.81
Earnings per share	8.81	8.81	8.81	8.81
Principal / Interest due but unpaid	NIL	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: 20-Dec-2015	Principal: NA	Principal: NA	Principal: NA
	Interest: 20-Dec-2015	Interest: 15-Mar-2016	Interest: 20-Mar-2016	Interest: 13-Nov-2015
Next due date for Principal/ Interest	Principal: NA	Principal: 15-Dec-2016	Principal: 17-Sep-2020	Principal: 13-Sep-2019
	Interest: Na	Interest: 15-Jun-2016	Interest: 15-Sep-2016	Interest: 13-May-2016

Particulars	Scrip Code: 953504	Scrip Code: 953648	Scrip Code: 953027
ISIN	INE396P07100	INE396P07118	INE396P07092
Latest Credit Rating	ICRA BBB	CARE A-	ICRA BBB+
Assets Cover available	1.05x	1.00x	1.00x
Debt Equity	4.80	4.80	4.80
Debt Service Coverage Ratio	2.32	2.32	2.32
Interest Coverage Ratio	1.43	1.43	1.43
Net worth (Rs in Crore)	262.58	262.58	262.58
Profit after tax (Rs in Crore)	36.81	36.81	36.81
Earnings per share	8.81	8.81	8.81
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: NA
	Interest: NA	Interest: 31-Mar-2016	Interest: NA
Next due date for Principal/ Interest	Principal: 22-Feb-2021	Principal: 17-Mar-2021	Principal: 27-Nov-2021
	Interest: 22-Aug-2016	Interest: 30-Apr-2016	Interest: 27-May-2016

Thanking you.

for Utkarsh Micro Finance Private Limited

Utkarsh Micro Finance Pvt. Ltd.

Govind Singh

MD & CEO

Managing Director & CEO

for GDA Trusteeship Limited

Authorised Signatory

Details of Debenture holders as on 31st March, 2016

S. No.	Name of Debenture holder	Address of Debenture holders	Category	No. of Debentures held
01	Microfinance Enhancement Facility (MEF),	5, rue Jean Monnet, L-2180, Luxemburg	Foreign Institutional Investor	160
02	UTI International Wealth Creator 4	By their constituted attorney Standard Chartered Bank CRESCENZO, 3 rd Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	300
03	AAV SarL (Luxembourg)	AAV SarL (Luxembourg), through its Indian Custodian Deutsche Bank AG, Mumbai Branch	Foreign Institutional Investor	298
04	ASN-Novib Mikrokreditfonds (ANMF)	Pettelaar NV Croeselaan 1, 3521 BJ, Utrecht, The Netherlands	Foreign Institutional Investor	348
05	Triodos Microfinance Fund Cash Investment and Triodos Fair Share Fund Cash Investment	Nieuweroordweg 1 PO Box 55 3700 AB Zeist The Netherlands	Foreign Institutional Investor	392
06	AAV SarL (Luxembourg)	AAV SarL (Luxembourg), through its Indian Custodian Deutsche Bank AG, Mumbai Branch	Foreign Institutional Investor	7,711
07	UTI International Wealth Creator	By their constituted attorney Standard Chartered Bank CRESCENZO, 3 rd Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	660

Utkarsh Micro Finance Pvt. Ltd.


Managing Director & CEO

08	Microfinance Initiative for Asia (MIFA)	31, Z.A. Bourmicht, L-8070 Bertrange, Luxembourg	Foreign Institutional Investor	500
09	RBL Bank Limited	1st Lane, Shahupuri, Kolhapur – 416001, Maharashtra, India	Private Sector Bank	750
	TOTAL			11,119

for Utkarsh Micro Finance Private Limited
Utkarsh Micro Finance Pvt. Ltd

Govind Singh
MD & CEO Managing Director & CEO

for GDA Trusteeship Limited

Authorised Signatory

RBI Regn. No. B-07-00781
CIN No. U65191UP1990PTC045609

UTKARSH MICRO FINANCE PVT. LTD.

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Investor's Complaint (For Half Year Ended 31st March, 2016)

This is to certify that the information given below are true and correct as per the record maintained by the company in the ordinary course of business and we believe the same is true.

- Number of Investors complaints received during the quarter: NIL
- Number of Investors complaints resolved during the quarter : NIL
- Number of Investors complaints pending as on 31st March 2016: NIL

for Utkarsh Micro Finance Private Limited
Utkarsh Micro Finance Pvt. L.

Govind Singh
MD & CEO *Managing Director & CEO*

for GDA Trusteeship Limited

Authorised Signatory

RBI Regn. No. B-07-00781
CIN No. U65191UP1990PTC045609

UTKARSH MICRO FINANCE PVT. LTD.

(Formerly Shre Pathrakali Finance Company Private Limited)



May 20, 2016

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

Dear Madam/Sir,

Sub: Creation of Debenture Redemption Reserve(DRR)

We, Utkarsh Micro Finance Private Limited ("the Company") having registered office at S-2/639-56, varuna vihar colony, J.P. Mehta road, cantt. Varanasi - 221001 confirm that the Company is not required to create/maintain DRR for the NCDs issued.

As per circular number 04/2013 dated February 11, 2013 issued by the Ministry of Corporate Affairs, Government of India, in case of privately placed debentures issued by the NBFCs registered with the Reserve Bank of India under Section 45-IA of the RBI (Amendment) Act 1997, Company is not required to create any DRR and also there will be no mandatory investment of atleast 15% in the securities specified under clause (iv) of the said circular.

The Company is a NBFC-MFI registered with the RBI under section 45-IA and have issued only privately placed NCDs. Hence as per the above circular not required to create DRR.

for Utkarsh Micro Finance Private Limited

Utkarsh Micro Finance Pvt. Ltd.

Govind Singh
MD & CEO  Managing Director & CEO