

# UTKARSH MICRO FINANCE LTD.

(Formerly Shre Pathrakali Finance Company Private Limited)



UTK/LETTER/FIN/201617/0015

November 09, 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 30th September, 2016 in accordance with the provisions of Reg. 52(4) of SEBI (Listing Obligations & Disclosure Requirements) ("LODR") Regulations, 2015**

**Reference: Scrip Codes: 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 bellow the following information as required under listing agreement :

Particulars	Scrip Code: 950592	Scrip Code: 950921	Scrip Code: 952770
ISIN	INE396P07050	INE396P07068	INE396P07084
Latest Credit Rating	ICRA BBB	ICRA BBB+	CARE A-
Assets Cover available	1.00x	1.00x	1.00x
Debt Equity	2.78	2.78	2.78
Debt Service Coverage Ratio	2.58	2.58	2.58
Interest Coverage Ratio	1.54	1.54	1.54
Net worth ( Rs in Crore)	501.66	501.66	501.66
Profit after tax ( Rs in Crore)	21.64	21.64	21.64
Earnings per share	5.06	5.06	5.06
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: NA
	Interest: 15-Sep-2016	Interest: 20-Sep-2016	Interest: 13-May-2016
Next due date for Principal/ Interest	Principal: 15-Dec-2016	Principal: 17-Sep-2020	Principal: 13-Sep-2019
	Interest: 15-Dec-2016	Interest: 20-Mar-2017	Interest: 13-Nov-2016

Neeraj Kumar Tiwari  
Company Secretary

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	2.78	2.78	2.78
Debt Service Coverage Ratio	2.58	2.58	2.58
Interest Coverage Ratio	1.54	1.54	1.54
Net worth ( Rs in Crore)	501.66	501.66	501.66
Profit after tax ( Rs in Crore)	21.64	21.64	21.64
Earnings per share	5.06	5.06	5.06
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: NA
	Interest: 26-Aug-2016	Interest: 30-Sep-2016	Interest: 13-May-2016
Next due date for Principal/ Interest	Principal: 22-Feb-2021	Principal: 17-Mar-2021	Principal: 27-Nov-2021
	Interest: 26-Feb-2017	Interest: 31-Oct-2016	Interest: 13-Nov-2016

Thanking you.

for Utkarsh Micro Finance Limited

*Neeraj Kumar Tiwari*  
Neeraj Kumar Tiwari  
Company Secretary

Neeraj Kumar Tiwari  
Company Secretary  
Utkarsh Micro Finance Limited  
Membership No.-37761

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## Details of Debenture holders as on 30<sup>th</sup> September, 2016

S. No	Name of Debenture holder	Address of Debenture holders	Category	No. of Debentures held	Amount (INR in Crore)
01	UTI International Wealth Creator 4	By their constituted attorney Standard Chartered Bank CRESCENZO, 3 <sup>rd</sup> Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	300	30.00
02	AAV SarL (Luxembourg)	AAV SarL (Luxembourg), through its Indian Custodian Deutsche Bank AG, Mumbai Branch	Foreign Institutional Investor	298	29.80
03	ASN-Novib Mikrokreditfonds (ANMF)	Pettelaar NV Croeselaan 1, 3521 BJ, Utrecht, The Neatherlands	Foreign Institutional Investor	348	34.80
04	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	39.20
05	AAV SarL (Luxembourg)	AAV SarL (Luxembourg), through its Indian Custodian Deutsche Bank AG, Mumbai Branch	Foreign Institutional Investor	7,711	38.555
06	UTI International Wealth Creator	By their constituted attorney Standard Chartered Bank CRESCENZO, 3 <sup>rd</sup> Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	660	66.00

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Company Secretary  
Utkarsh Micro Finance Limited  
Mumbai No. 0781

07	Microfinance Initiative for Asia (MIFA)	31, Z.A. Bourmicht, L-8070 Bertrange, Luxembourg	Foreign Institutional Investor	500	50.00
08	RBL Bank Limited	1st Lane, Shahupuri, Kolhapur - 416001, Maharashtra, India	Private Sector Bank	750	75.00
	<b>TOTAL</b>			<b>10,959</b>	<b>363.355</b>

for Utkarsh Micro Finance Limited

*Neeraj Kumar Tiwari*  
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 Company Secretary

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

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## Investor's Complaint (For Half Year Ended 30<sup>th</sup> September, 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 30<sup>th</sup> September 2016: NIL

for Utkarsh Micro Finance Limited

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Company Secretary

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Company Secretary  
Utkarsh Micro Finance Limited  
Membership No.-37761