

No.CTL/DEB/17-18/Noting Certificate

October 30, 2017

To Whomsoever It May Concern,

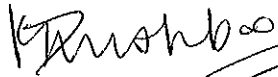
**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Samasta Micro Finance Limited** (“**the Company**”) for the Half year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For Catalyst Trusteeship Limited**



**Authorised Signatory**



*Encl: Results submitted by Company*





October 23, 2017

**Catalyst Trusteeship Limited**  
(Formerly: GDA Trusteeship Ltd.,)  
No. 83-87, 8<sup>th</sup> Floor,  
Mittal Tower, 'B' Wing,  
Nariman Point,  
Mumbai - 400021.

Dear Sirs,

**Sub: Statutory Compliance - Periodical Report for the half year ended September 30, 2017**

This is with reference to your letter no. CL/MUM/15-16/DEB/349, we hereby certify the following:

**I. Updated list of the names and addresses of the Debenture Holders**

Name of the Debenture Holder : Hinduja Leyland Finance Limited  
Address of the Debenture Holder : 1, Sardar Patel Road, Guindy, Chennai - 600 032  
No. of NCDs : 100

**II. Details of interest due but unpaid and reasons thereof:**

Nil

**III. Asset cover available, in case of non-convertible debt securities:**

Enclosed

**IV. Debt-equity ratio**

4.61

**V. The number and nature of grievances, as on September 30, 2017, received from the debenture holders, number of grievances resolved by the Company and grievances unresolved by the Company and the reasons for the same:**

No	Particulars	Status
1	No & Nature of Grievances Received	Nil
2	No of Grievances Resolved	Nil
3	No of Grievances Unsolved	Nil



- VI. **A Statement that the assets of the body corporate which are available by way of security are sufficient to discharge the claims of the debenture holders as and when they become due.:**

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

Asset and Security cover certificates issued by Practicing Chartered Accountant is enclosed herewith.

- VII. **Details of any major change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997**

Nil

- VIII. **Any revision in the rating of the debentures**

The Credit rating of the debentures was revised as on June 15, 2017, the new rating is [ICRA]A1.

- IX. **Details of any due and unpaid interest and principal payments**

Nil

- X. **Net worth**

Rs. 583,645,363

- XI. **Net Profit After Tax**

Rs. (60,078,981)

- XII. **Earnings per Share**  
(0.98)

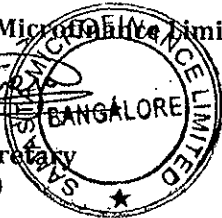
Kindly take the above on your record.

Thanking you,

Yours truly,

For Samasta Microfinance Limited,

  
Sutheja K.J.  
Company Secretary  
M. No. A39340



**ANNEXURE - A**

Details of redemption & payment of interest during last half year ending Sept 30, 2017:

Consent Letter / Tranche Reference No.	Series / Tranche	ISIN	Type		Due date of payment	Amount (Rs.)	Actual date of payment
			Principal (Rs.)	Interest (Rs.)			
CL/MUM/15-16/DEB/349	CBOXIII	INE413U07012	4,166,700	470,570	27.04.17	4,637,270	22.04.17
			4,166,700	400,059	26.05.17	4,566,759	21.05.17
			4,166,600	397,496	27.06.17	4,564,096	22.06.17
			4,166,700	331,138	27.07.17	4,497,838	22.07.17
			4,166,700	280,041	25.08.17	4,446,741	20.08.17
			4,166,600	273,324	27.09.17	4,439,924	22.09.17

**ANNEXURE - B**

Details of redemption & interest due in the next half-year i.e. 01.10.2017 to 31.03.2018:

Consent Letter / Tranche Reference No.	Series / Tranche	ISIN	Type		Due date of payment	Amount (Rs.)
			Principal (Rs.)	Interest (Rs.)		
CL/MUM/15-16/DEB/349	CBOXIII	INE413U07012	4,166,700	206,962	27-Oct-17	4,373,662
			4,166,700	171,116	27-Nov-17	4,337,816
			4,166,600	124,177	27-Dec-17	4,290,777
			4,166,700	82,785	26-Jan-18	4,249,485
			4,166,700	44,167	27-Feb-18	4,210,867

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





**CERT- 252/2017**

**Catalyst Trusteeship Limited**

Office No. 83 – 87, 8th floor, 'Mittal Tower',  
'B' Wing, Nariman Point, Mumbai – 400021

**Letter no. CL/MUM/15-16/DEB/349 –Hinduja Leyland Finance Limited;  
100 Non-Convertible Debentures of Rs.10,00,000 each.**

This is to certify that Samasta Microfinance Limited, having its registered office at No.418, 1/2A, 6th Main, 4th Cross, Wilson Garden, Bangalore – 560027 has appointed us to verify the pool of receivables/Book Debts of Rs.2,97,34,300 hypothecated by them in favour of Catalyst Trusteeship Limited as on 30<sup>th</sup>September, 2017in connection with their issue of Non-convertible debentures("NCD") aggregating to Rs.10,00,00,000.

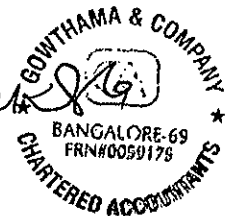
On the basis of information and explanation given to us and other records and documents produced before us for verification with respect to the loan contracts, we hereby certify that the said receivables of Rs.2,97,34,300 forming the security are standard performing assets and the value of the assets charged to the Debenture Trustee is adequate to cover the outstanding amount of debentures and the same is within the agreed security margin.

The Details of Receivables statements are as follows:

1. No. of Loan Accounts Hypothecated:2613
2. Receivables from Hypothecated Loan Accounts: Rs. 2,97,34,300
3. Outstanding amount of Debentures: Rs.2,08,33,400
4. Security cover available as on date: 1.43 times

**For GOWTHAMA & COMPANY  
CHARTERED ACCOUNTANTS  
FIRM NO.005917S**

*Pundarikaksha*  
**PUNDARIKAKSHA  
PARTNER  
M.NO.214283**



**Date: 23/10/2017  
Place: Bangalore**

Enclosed:- Pool List of Receivables/book debts hypothecated



**CERT- 249/2017**

To

**Catalyst Trusteeship Ltd.,**  
No. 83-87, 8<sup>th</sup> Floor,  
Mittal Tower, 'B' Wing,  
Nariman Point,  
Mumbai - 400021.

**ASSET COVER CERTIFICATE**

We, Gowthama & Company, Chartered Accountants, No. 23/57, 41<sup>st</sup> Cross, East End C Main Road, 9<sup>th</sup> Block, Jayanagar, Bangalore - 560069, do hereby certify that the asset cover of assets available by way of security as on 30<sup>th</sup> September, 2017 of M/s. Samasta Microfinance Limited, having its registered office at No.418, 1/2A, 6<sup>th</sup> Main, 4<sup>th</sup> Cross, Wilson Garden, Bangalore - 560027 is 1.43 times, which is sufficient to discharge the claims of the debenture holders as and when they become due.

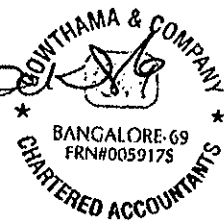
The calculation for asset cover for the NCD as on 30<sup>th</sup> September, 2017 is as under:

Particulars	Amount in Rs.
Book Debts Receivable from Microfinance Loans as on 30th September, 2017 (A)	2,97,34,300
Non-Convertible Debentures outstanding as on 30th September, 2017 (B)	2,08,33,400
Asset Cover for the Non-Convertible Debentures (A/B)	1.43

The above certificate is certified on the basis of details furnished by the Company.

**For GOWTHAMA & COMPANY**  
**CHARTERED ACCOUNTANTS**  
**FIRM NO.005917S**

  
**PUNDARIKAKSHA**  
**PARTNER**  
**M.NO.214283**



**Place: Bangalore**  
**Date: 23/10/2017**