



Fusion Microfinance (Pvt.) Ltd.

Date: 4.11.2016

To,

The Manager,
Bombay stock exchange limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Kala Ghoda,
Fort, Mumbai, Maharashtra 400001.

Dear Sirs/Madam,

Sub.: Half yearly communication for Debt Securities in respect of half year ending September 30, 2016.

We wish to inform the following –

Part I- Information to be submitted to Stock Exchange

1. Credit Rating = CARE 'MFI 2+ ' (Two Plus) effective from February 22, 2016
2. Asset cover available = 1.31 times
3. Debt–Equity Ratio = 3.15 times as per audited financial results for the year ended March 31, 2016.
4. The interest was paid on Sept 30, 2016 (Previous due date for payment of interest)

Details of redemption & payment of interest during last half year: Annexure A

Series / Tranche	Type (Principal/Interest)	Due date of payment (mm/dd/yy)	Amount (Rs.)	Actual date of payment (mm/dd/yy)
Hinduja Leyland Finance Limited- (CBO-II)	Principal & Interest	4/28/2016	3,830,825	4/22/2016
	Principal & Interest	5/28/2016	3,785,712	5/21/2016
	Principal & Interest	6/28/2016	3,748,761	6/22/2016
	Principal & Interest	7/28/2016	3,706,398	7/22/2016
Mahindra & Mahindra Financial Services Limited-(CBO-III)	Principal & Interest	4/16/2016	3,324,147	4/12/2016
	Principal & Interest	5/16/2016	3,285,641	5/12/2016
	Principal & Interest	6/16/2016	3,257,823	6/10/2016
	Principal & Interest	7/16/2016	3,221,319	7/12/2016
	Principal & Interest	8/16/2016	3,191,425	8/12/2016
	Principal & Interest	9/16/2016	3,158,225	9/12/2016
Ratnakar Bank Limited- (CBO-IV)	Interest	4/28/2016	336,390	4/22/2016
	Principal & Interest	5/28/2016	69,92,086	5/21/2016
	Interest	6/28/2016	269,112	6/22/2016
	Principal & Interest	7/28/2016	6,926,989	7/22/2016
	Interest	8/28/2016	201,834	8/22/2016
	Principal & Interest	9/28/2016	6,868,434	9/22/2016



Hinduja Leyland Finance Limited- (CBO-V)	Principal & Interest	4/02/2016	6,400,930	3/28/2016
	Principal & Interest	5/02/2016	6,321,632	4/28/2016
	Principal & Interest	6/02/2016	6,274,917	5/27/2016
	Principal & Interest	7/02/2016	6,199,428	6/27/2016
	Principal & Interest	8/02/2016	6,148,764	7/28/2016
	Principal & Interest	9/02/2016	6,085,687	8/26/2016
Hinduja Leyland Finance Limited- (CBO-VIII)	Principal & Interest	4/22/2016	3,838,880	4/18/2016
	Principal & Interest	5/24/2016	3,854,342	5/18/2016
	Principal & Interest	6/24/2016	3,801,930	6/18/2016
	Principal & Interest	7/22/2016	3,723,745	7/18/2016
	Principal & Interest	8/24/2016	3,755,569	8/17/2016
	Principal & Interest	9/23/2016	3,682,111	9/17/2016
AAV-SARL Symbiotic	Interest	5/23/2016	30,800,384	5/13/2016
Microfinance Initiative for Asia	Interest	6/16//2016	16,500,000	6/16/2016
Microfinance Enhancement Facility	Interest	4/30/2016	18,016,708	4/30/2016
Pettelaar Effectenbewaarbedrijf N.V.	N.A.			
AAV SARL	N.A.			
Blue Orchard Microfinance Fund	N.A.			
UTI International Wealth Creator	N.A.			

5. The next due date for the payment of interest is as on March 31, 2017.

Details of redemption & interest due in the next half-year: Annexure B

Series / Tranche	Type (Principal/Interest)	Due date of payment (mm/dd/yy)	Amount (Rs.)	Actual date of payment
Ratnakar Bank Limited- (CBO-IV)	Interest	10/28/2016	130,195	10/28/2016
	Principal & Interest	11/28/2016	6,801,156	11/28/2016
	Interest	12/28/2016	65,097	12/28/2016
	Principal & Interest	1/28/2017	6,733,878	1/28/2017
Hinduja Leyland Finance Limited- (CBO-V)	Principal & Interest	10/02/2016	6,016,334	10/2/2016
	Principal & Interest	11/02/2016	5,959,534	11/02/2016
	Principal & Interest	12/02/2016	5,894,412	12/02/2016
Hinduja Leyland Finance Limited- (CBO-VIII)	Principal & Interest	10/24/2016	3,657,674	10/24/2016
	Principal & Interest	11/24/2016	3,621,711	11/24/2016
	Principal & Interest	12/23/2016	3,569,307	12/23/2016
	Principal & Interest	1/24/2017	3,556,558	1/24/2017
	Principal & Interest	2/24/2017	3,513,580	2/24/2017
	Principal & Interest	3/24/2017	3,463,515	3/24/2017
AAV-SARL Symbiotic	Interest	12/13/2016	31,138,849	12/13/2016
Microfinance Initiative for Asia	Interest	12/16/2016	16,500,000	12/16/2016



Microfinance Enhancement Facility	Interest	10/30/2016	18,000,000	10/30/2016
Pettelaar Effectenbewaarbedrijf N.V.	Interest	11/10/2016	33,006,615	11/10/2016
AAV SARL	Interest	11/13/2016	29,957,387	11/13/2016
Blue Orchard Microfinance Fund	Interest	2/28/2017	29,928,065	2/28/2017
UTI International Wealth Creator	Interest	3/15/2017	36,138,014	3/15/2017


6. Debt service coverage ratio = 2.35 time
7. Interest service coverage ratio = 1.51
8. Debenture redemption reserve= Not Applicable
9. Net worth= 232.62 Cr.
10. Net profit after tax = 12.25 Cr.
11. Earnings per share = 4.68 (Basic)

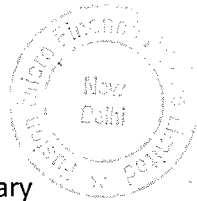
This is for your information.

Thanking you,

Yours faithfully,

For Fusion Micro Finance Private Limited


Deepak Madaan
Company Secretary



Counter signatory:
For CATALYST Trusteeship Limited

Authorized Signatory