



Fusion Microfinance (Pvt.) Ltd.

Date: May 18, 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 March 31, 2016.

We wish to inform the following –

Part I- Information to be submitted to Stock Exchange

1. Credit Rating = CARE BBB (Triple B) effective from February 22, 2016
2. Asset cover available = 1.26 times
3. Debt–Equity Ratio = 3.73 as per audited financial results for the year ended March 31, 2016.
4. The interest was paid on March 31, 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	Amount (Rs.)	Actual date of payment
CBOII	Principal & Interest	10/28/2015	4,063,710	10/21/2015
	Principal & Interest	11/28/2015	4,035,897	11/23/2015
	Principal & Interest	12/28/2015	3,984,308	12/21/2015
	Principal & Interest	1/28/2016	3,953,921	1/22/2016
	Principal & Interest	2/28/2016	3,912,801	2/22/2016
	Principal & Interest	3/28/2016	3,858,552	3/21/2016
CBOIII	Principal & Interest	10/16/2015	3,510,427	10/12/2015
	Principal & Interest	11/16/2015	3,490,221	11/7/2015



	Principal & Interest	12/16/2015	3,446,256	12/11/2015
	Principal & Interest	1/16/2016	3,423,746	1/12/2016
	Principal & Interest	2/16/2016	3,390,622	2/12/2016
	Principal & Interest	3/16/2016	3,342,355	3/11/2016
CBOIV	Principal & Interest	10/28/2015	520,781	10/21/2015
	Principal & Interest	11/28/2015	7,204,928	11/23/2015
	Principal & Interest	12/28/2015	455,683	12/21/2015
	Principal & Interest	1/28/2016	7,137,649	1/22/2016
	Principal & Interest	2/28/2016	403,669	2/24/2016
	Principal & Interest	3/28/2016	7,044,204	3/21/2016
CBO V	Principal & Interest	10/2/2015	6,748,710	9/29/2015
	Principal & Interest	11/2/2015	6,716,455	10/28/2015
	Principal & Interest	12/2/2015	6,626,788	11/27/2015
	Principal & Interest	1/2/2016	6,590,160	12/29/2016
	Principal & Interest	2/2/2016	6,527,225	1/28/2016
	Principal & Interest	3/2/2016	6,423,248	2/25/2016
CBO VIII	Principal & Interest	10/23/2015	4041121	10/21/2015
	Principal & Interest	11/24/2015	4077620	11/19/2015
	Principal & Interest	12/24/2015	3995986	12/18/2015
	Principal & Interest	1/22/2016	3,940,001	1/18/2016
	Principal & Interest	2/24/2016	3,985,864	2/18/2016
	Principal & Interest	3/24/2016	3,872,667	3/19/2016
AAV-Sarl Symbiotic	Interest	13/11/2015	23,015,671	11/10/2015
Blue Orchard-1	Interest	16/06/2015	15,731,507	6/16/2015
	Interest	16/12/2015	16,545,205	12/16/2015
Blue Orchard-2	Interest	30/10/2015	17,868,822	10/30/2015

5. The next due date for the payment of interest is March 31, 2016.

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

Series / Tranche	Type (Principal/Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
CBOII	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	6/28/2016
	Principal & Interest	7/28/2016	3,706,398	7/28/2016
CBOIII	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	6/16/2016
	Principal & Interest	7/16/2016	3,221,319	7/16/2016
	Principal & Interest	8/16/2016	3,191,425	8/16/2016
	Principal & Interest	9/16/2016	3,158,225	9/16/2016
CBOIV	Principal & Interest	4/28/2016	336,390	4/22/2016
	Principal & Interest	5/28/2016	6,992,086	5/21/2016
	Principal & Interest	6/28/2016	269,112	6/28/2016
	Principal & Interest	7/28/2016	6,926,989	7/28/2016
	Principal & Interest	8/28/2016	201,834	8/28/2016
	Principal & Interest	9/28/2016	6,868,434	9/28/2016
CBO V	Principal & Interest	4/2/2016	6,400,930	3/28/2106
	Principal & Interest	5/2/2016	6,321,632	4/28/2016
	Principal & Interest	6/2/2016	6,274,917	5/27/2016
	Principal & Interest	7/2/2016	6,199,428	7/2/2016
	Principal & Interest	8/2/2016	6,148,764	8/2/2016
	Principal & Interest	9/2/2016	6,085,687	9/2/2016
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	6/24/2016
	Principal & Interest	7/22/2016	3,723,745	7/22/2016
	Principal & Interest	8/24/2016	3,755,569	8/24/2016
	Principal & Interest	9/23/2016	3,682,111	9/23/2016
AAV_Sarl Symbiotics	Interest	13-May-16	30,800,384	13-May-16
	Interest	13-Nov-16	31,138,849	13-Nov-16
	Interest	13-May-17	30,631,151	13-May-17
	Interest	13-Nov-17	31,138,849	13-Nov-17
	Interest	13-May-18	30,631,151	13-May-18
	Interest	13-Nov-18	31,138,849	13-Nov-18
	Interest	13-May-19	30,631,151	13-May-19
	Interest	13-Nov-19	31,138,849	13-Nov-19
	Interest	13-May-20	30,800,384	13-May-20
Principal & Interest	13-Aug-20	441,569,425	13-Aug-20	
Blue Orchard 1	Interest	6/16/2016	16,500,000	6/16/2016
	Interest	12/16/2016	16,500,000	12/16/2016
	Interest	6/16/2017	16,454,795	6/16/2017
	Interest	12/16/2017	16,545,205	12/16/2017
	Interest	6/16/2018	16,454,795	6/16/2018
	Interest	12/16/2018	16,545,205	12/16/2018
	Principal	12/16/2018	220,000,000	12/16/2018
Blue Orchard 2	Interest	30-Apr-16	18,031,580	30-Apr-16
	Interest	30-Oct-16	17,820,000	30-Oct-16
	Interest	30-Apr-17	17,754,637	30-Apr-17
	Interest	30-Oct-17	17,868,822	30-Oct-17
	Interest	30-Apr-18	17,771,178	30-Apr-18
	Interest	30-Oct-18	17,868,822	30-Oct-18
	Interest	30-Apr-19	17,771,178	30-Apr-19



	Principal	30-Apr-19	240,000,000	30-Apr-19
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6. Debt service coverage ratio = 1.79
7. Interest service coverage ratio = 1.46
8. Debenture redemption reserve= Not Applicable
9. Net worth= 11,519.46 Lakh
10. Net profit after tax = 1,341.66 Lakh
11. Earnings per share = 7.76 (Basic)


This is for your information.

Thanking you,

Yours faithfully,

For Fusion Micro Finance Private Limited


Deepak Madaan
Company Secretary



Counter signatory:

For **GDA Trusteeship Limited**

Authorised Signatory