

RGVN (NORTH EAST) MICROFINANCE LTD.

Registered Office

House No. 2, Padma Path
Zoo Road Tiniali, Bye-Lane No. 8,
Guwahati- 781 024, Assam, India
CIN U65923AS2008 PLC 00 8742



Contact Details

Phone : (91) 361-2464612
Fax : (91) 361-2464624
Email : rgvne.nbfc@yahoo.in
Website : www.rgvnemfl.com

Ref No. :

Date : 05/11/2015

RGVN (NE) MFL/ADM/2015-16/BSE/550 (A)

To,

The Secretary
Bombay Stock Exchange
Phiroze Jeejeebhoy Towers, 25th Floor
Dalal Street
Mumbai- 400001
Maharashtra

Sub: - **Half Yearly Communication to Exchange**

Dear Sir,

In compliance of the requirement of Clause 27 of the Simplified Listing Agreement for Debt Securities 2015 & SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 in respect of Secured, Redeemable and Non-Convertible Debentures aggregating to **Rs.16,00, 00,000/-** (Rupees Sixteen Crores only), we are giving below the following information as on September 30, 2015:-

1. Credit Rating of the Debentures : **CARE BBB+ (Triple B plus) dated July 08, 2015**
2. Asset Cover Available : **1.39**
3. Debt Equity Ratio : **2.65**
4. previous due date for the payment of interest and whether the same has been paid or not : **N/A**
5. previous due date for the payment of principal and whether the same has been paid or not : **N/A**
6. next due date for the payment of interest : **14.01.2016**
7. next due date for the payment of principal : **14.07.2018**

You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

For RGVN (NORTH EAST) MICROFINANCE LIMITED
For, RGVN (NE) Microfinance Ltd.

RUPALI KALITA *[Signature]* Managing Director
(MANAGING DIRECTOR)
Authorised Signatory

FOR GDA TRUSTEESHIP LTD (Trustee)

[Signature]

Authorised Signatory

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1. Credit Rating of the Debentures : **CARE BBB+ (Triple B plus) dated July 08, 2015**
2. Asset Cover Available : **1.39**
3. Debt Equity Ratio : **2.65**
4. previous due date for the payment of interest and whether the same has been paid or not : **N/A**
5. previous due date for the payment of principal and whether the same has been paid or not : **N/A**
6. next due date for the payment of interest : **13.11.2015**
7. next due date for the payment of principal : **13.08.2019**

You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

For RGVN (NORTH EAST) MICROFINANCE LIMITED
For, RGVN (NE) Microfinance Ltd.


RUPALI KALITA Managing Director
(MANAGING DIRECTOR)
Authorized Signatory

FOR GDA TRUSTESHIP LTD (Trustee)


Authorized Signatory

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Ref No. :

RGVN (NE) MFL/ADM/2015-16/BSE/548

Date :

04/11/2015

To,

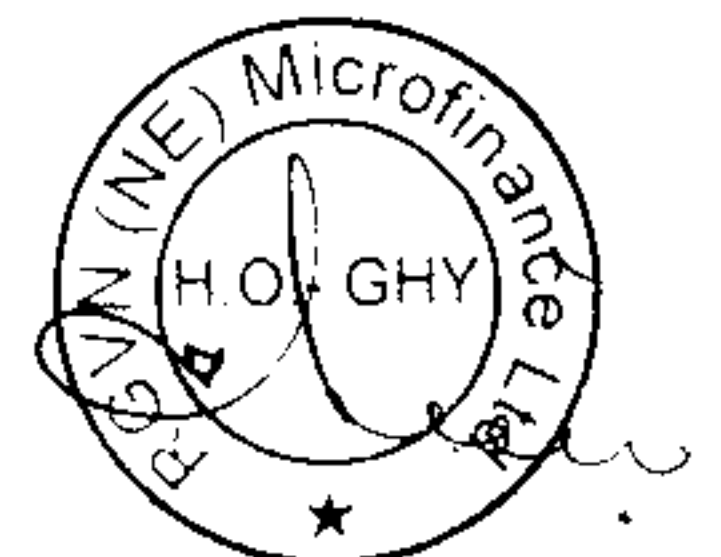
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1. Credit Rating of the Debentures : **CARE BBB+ (Triple B plus) dated July 08, 2015**
2. Asset Cover Available : **Rs.17.60**
3. Debt Equity Ratio : **2.15**
4. previous due date for the payment of interest and whether the same has been paid or not : **N/A**
5. previous due date for the payment of principal and whether the same has been paid or not : **N/A**
6. next due date for the payment of interest : **14.01.2016**
7. next due date for the payment of principal : **14.07.2018**
8. Debt service coverage ratio : **N/A for banks & NBFC's**



9. Interest service coverage ratio: **N/A for banks & NBFC's**
10. Debenture redemption reserve : **N/A**
11. Net worth: **Rs.91.84 Crore**
12. Net profit after tax: **Rs.5.20 Crore**
13. Earnings per share: **1.35**

You are requested to kindly take the same on record.

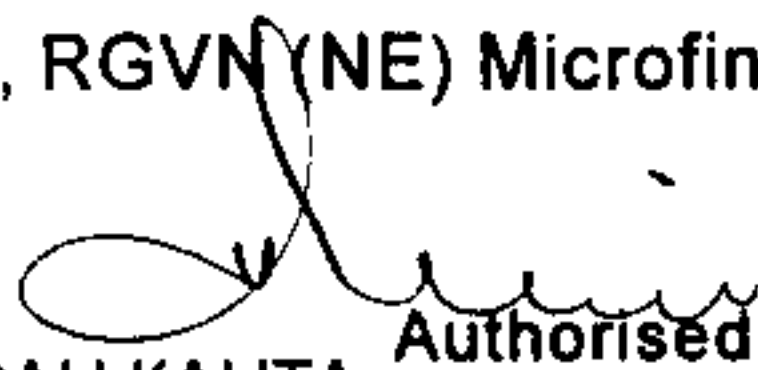
Thanking You,

Yours faithfully,

For RGVN (NORTH EAST) MICROFINANCE LIMITED

FOR GDA TRUSTEESHIP LTD (Trustee)

For, RGVN (NE) Microfinance Ltd.


RUPALI KALITA **Authorised Signatory**

(MANAGING DIRECTOR)

Authorised Signatory

Authorised Signatory

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Date : 04/11/2015

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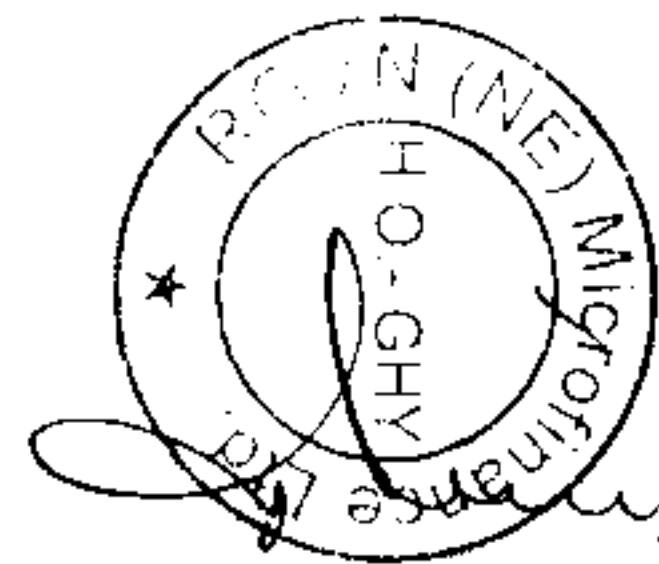
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7. next due date for the payment of principal : **13.08.2019**
8. Debt service coverage ratio : **N/A for banks & NBFC's**
9. Interest service coverage ratio: **N/A for banks & NBFC's**



10. Debenture redemption reserve : **N/A**

11. Net worth: **Rs.91.84 Crore**

12. Net profit after tax: **Rs.5.20 Crore**

13. Earnings per share: **1.35**

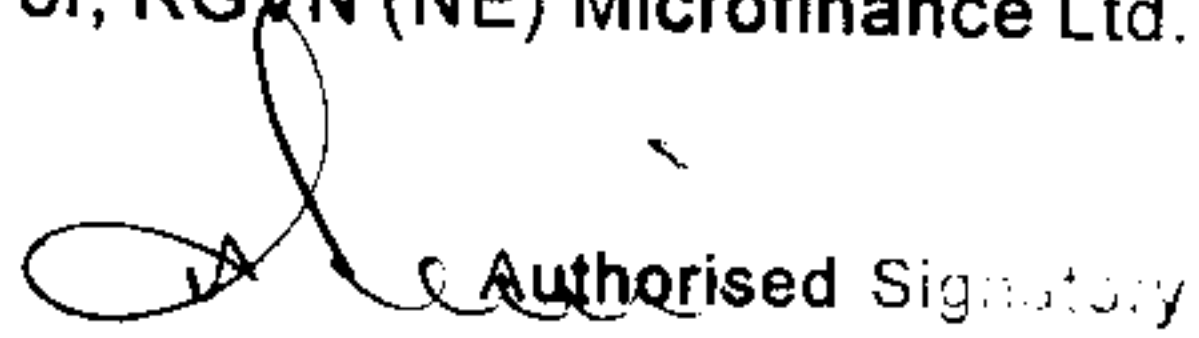
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For, RGVN (NE) Microfinance Ltd.



RUPALI KALITA

(MANAGING DIRECTOR)

Authorised Signatory

FOR GDA TRUSTEESHIP LTD (Trustee)

Authorised Signatory

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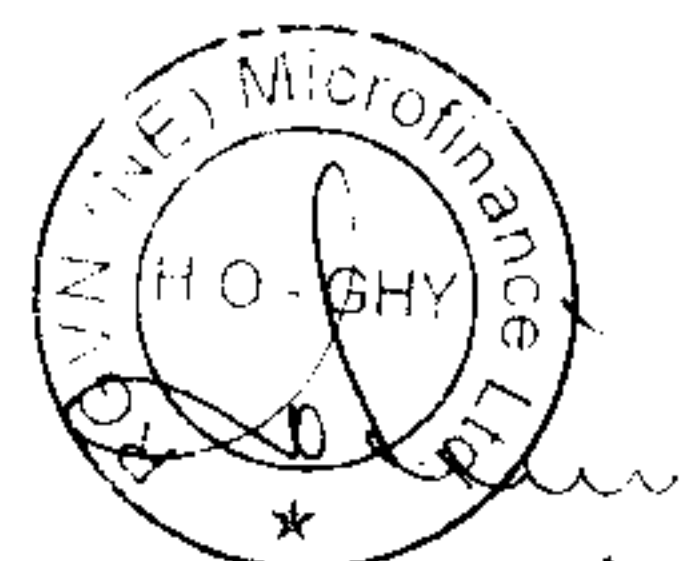
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Date :

STATEMENT OF FINANCIAL RESULTS FOR HALF YEAR ENDED SEPTEMBER 30, 2015

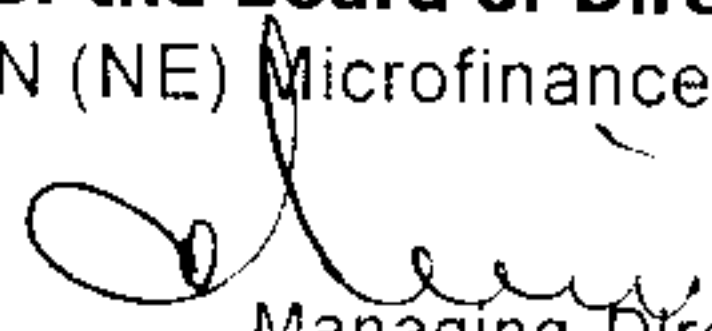
Particulars	(Rs. In lacs)			
	6 months ended (30/09/2015)	Corresponding 6 months ended in the previous year (30/09/2014)	Year to Date Figurs for Current Period Ended (30/09/2015)	Previous accounting year ended (31/03/2015)
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	3,167	1,712	3,167	4,254
(a) Interest/disc. on advances/ bills	2,829	1,520	2,829	3,783
(b) Income on investments	142	66	142	162
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	-	-	-	-
(d) Others	196	126	196	309
2. Other Income	5	13	5	55
3. Total Income (1+2)	3,172	1,726	3,172	4,309
4. Interest Expended	1,424	661	1,424	1,604
5. Operating Expenses (i)+(ii)	795	616	795	1,479
(i) Employees cost	577	462	577	928
(ii) Other operating expenses	218	154	218	551
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	-	-	-	-
6. Total Expenditure ((4+5) excluding provisions and contingencies)	2,219	1,277	2,219	3,083
7. Operating Profit before Provisions and Contingencies (3-6)	953	449	953	1,226
8. Provisions (other than tax) and Contingencies	83	62	83	141
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	870	387	870	1,085
11. Tax expense	350	167	350	349
12. Net Profit(+)/ Loss(-) from Ordinary	520	220	520	736
Activities after tax (10-11)	-	-	-	-
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	520	220	520	736
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	3,865	3,865	3,865	3,865



Particulars	6 months ended (30/09/2015)	Corresponding 6 months ended in the previous year (30/09/2014)	Year to Date Figurs for Current Period Ended (30/09/2015)	Previous accounting year ended (31/03/2015)
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	5,319	4,284	5,319	4,799
17. Analytical Ratios				
(i) Capital Adequacy Ratio	32.25%	51.75%	32.25%	38.56%
(ii) Earnings Per Share (EPS)	1.35	0.57	1.35	2.23
18) NPA Ratios				
a) Gross/Net NPA	14.51	23.20	14.51	12.53
b) % of Gross/Net NPA	1451.50%	2320%	1451.50%	1253.12%
c) Return on Assets	1.91%	1.32%	1.91%	3.52%

For and behalf of the Board of Directors
For, RGVN (NE) Microfinance Ltd.

Place :- Guwahati
Date :- 19-10-2015


RUPALI KALITA
Managing Director
(MANAGING DIRECTOR)