

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

November 16, 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 **Fusion Microfinance (Pvt.) Ltd.** (“**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

M. GDHANANI



Authorised Signatory

Encl: Results submitted by Company





Fusion Microfinance (Pvt.) Ltd.

Letter No: FMPL/SEC/2017-18/BSE-38

Date: Nov 14, 2017

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 Sept 30, 2017.

We wish to inform the following on the provisional basis the following for half year ending Sept 30, 2017 –

Part I- Information to be submitted to Stock Exchange

1. Credit Rating = CARE 'BBB + '(Two Plus) effective from September 2017
2. Asset cover available = 1.21 times as on September 30, 2017
3. Debt to Equity Ratio = 3.52 times as on September 30, 2017
4. The interest was paid on Sept 30, 2017 (Previous due date for payment of interest)

Details of redemption & payment of Interest during last half year

Series / Tranche	Type (Principal/Interest)	Due date of payment (DD/MM/YY)	Amount (Rs.)	Actual date of payment (DD/MM/YY)
Hinduja Leyland Finance Limited- (CBO-VIII)	Principal & Interest	24-04-2017	3,441,411	17-04-2017
	Principal & Interest	24-05-2017	3,403,111	17-05-2017
	Principal & Interest	23-06-2017	3,368,235	17-06-2017
AAV-SARL Symbiotic	Interest	13-05-2017	30,631,151	13-05-2017
Microfinance Initiative for Asia	Interest	16-06-2017	16,454,795	16-06-2017
Microfinance Enhancement Facility	Interest	30-04-2017	17,836,541	02-05-2017
Pettelaar Effectenbewaarbedrijf N.V.	Interest	15-05-2017	36,978,796	15-05-2017
AAV SARL	Interest	13-05-2017	30,631,151	15-05-2017
Blue Orchard Microfinance Fund	Interest	31-08-2017	30,480,243	31-08-2017
UTI International Wealth Creator	Interest	15-09-2017	36,736,986	15-09-2017

5. The next due date for the payment of interest is as on September 30, 2017.

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

Series / Tranche	Type (Principal/Interest)	Due date of payment (DD/MM/YY)	Amount (Rs.)	Actual date of payment (DD/MM/YY)
AAV-SARL Symbiotic	Interest	13-11-2017	31138849	13-11-2017

Microfinance Initiative for Asia	Interest	16-12-2017	16,545,205	16-12-2017
Microfinance Enhancement Facility	Interest	30-10-2017	18,049,315	30-10-2017
Pettelaar Effectenbewaarbedrijf N.V.	Interest	15-11-2017	36,520,373	15-11-2017
AAV SARL	Interest	13-11-2017	40,052,616	13-11-2017
Blue Orchard Microfinance Fund	Interest	28-02-2018	29,983,283	28-02-2018
UTI International Wealth Creator	Interest	15-03-2018	36,138,014	15-03-2018
Hinduja Leyland Finance Limited	Principal & Interest	30-11-2017	55,19,862	30-11-2017
		28-02-2018	39,046,095	28-02-2018
Incofin-CPP	Interest	07-10-2017	10,275,014	07-10-2017

6. Debt service coverage ratio = 1.89 times as on September 30, 2017

7. Interest service coverage ratio = 0.35 as on September 30, 2017

8. Debenture redemption reserve= Not Applicable

9. Net worth= 198.18 Crores as on September 30, 2017

10. Net profit after tax = (26.29) Crore as on September 30, 2017.

11. Earnings per share = : (8.70) Basic

This is for your information.

Thanking you,

Yours faithfully,

For, Fusion Microfinance Private Limited


Deepak Madaan
Company Secretary



Counter signatory:

For CATALYST Trusteeship Limited

Authorized Signatory