

No. CTL/DEB/20-21/Noting Certificate/513

June 23, 2020

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 Private Limited (“the Company”)** for the Half year ended March 31, 2020.

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**

For CATALYST TRUSTEESHIP LIMITED



Authorised Signatory

**Authorised Signatory**

*Encl: Results submitted by Company*



**Independent Auditor's Report on the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To  
The Board of Directors of  
Fusion Micro Finance Private Limited

**Report on the audit of the Financial Results****Opinion**

We have audited the accompanying statement of financial results of Fusion Micro Finance Private Limited (the "Company"), for the year March 31, 2020 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2020.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

**Emphasis of Matter**

We draw attention to Note 3 of the statement which describes the extent to which CoVID-19 Pandemic impact the Company's operations and financial results will depends on future developments, which are highly uncertain. Our opinion is not modified in respect of this matter. Our opinion is not modified in respect of this matter.

**Management's Responsibilities for the Financial Results**

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive profit of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.



**Auditor's Responsibilities for the Audit of the Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. The comparative Ind AS financial information of the Company for the year ended March 31, 2019, included in these financial results, are based on the previously issued standalone financial, which were prepared in accordance with accounting standards notified under the section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014 (Indian GAAP or previous GAAP) and the applicable guidelines issued by the Reserve Bank of India (RBI) for Non-Banking Financial Companies results for the year then ended, which were audited by the predecessor auditor whose report dated May 27, 2019 expressed an unmodified opinion on those standalone financial results, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been audited by us.

Further, we report that the figures for the half year ended March 31, 2020 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2020 and the published unaudited figures for the half year ended September 30, 2019, which were subjected to a limited review by us, as required under the Listing Regulations.

**For S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

ICAI Firm registration number: 101049W/E300004



per Amit Kabra

Partner

Membership No.: 094533

UDIN: 20094533AAAADT2719

Gurugram

June 22, 2020



Fusion Micro Finance Private Limited

CIN: U65100DL1994PTC061287

Registered office address : H-1, Block C, Community Centre, Naraina Vihar, New Delhi-110028

Standalone financial results for the half year ended March 31, 2020

(Rs in millions unless otherwise stated)

Particulars	As at March 31, 2020	As at March 31, 2019
	Audited	Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	5,396.67	7,239.71
Bank Balance other than Cash and cash equivalents	2,780.82	2,665.21
Trade receivables	31.39	6.09
Loan portfolio	33,429.73	25,720.36
Investments	5.00	5.00
Other financial assets	238.46	97.24
<b>Total financial assets</b>	<b>41,882.07</b>	<b>35,733.61</b>
<b>Non-financial Assets</b>		
Current tax assets (net)	119.09	78.60
Deferred tax assets (net)	305.02	214.31
Property, plant and equipment	58.98	53.51
Intangible assets	1.47	1.73
Other non- financial assets	33.31	23.45
<b>Total non-financial assets</b>	<b>517.87</b>	<b>371.60</b>
<b>Total Assets</b>	<b>42,399.94</b>	<b>36,105.21</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Financial liabilities</b>		
Trade Payables	40.72	41.88
Debt securities	3,998.98	4,990.05
Borrowings (other than debt securities)	24,571.57	23,130.35
Subordinated liabilities	1,166.29	1,165.49
Other financial liabilities	513.28	419.12
<b>Total financial Liabilities</b>	<b>30,290.84</b>	<b>29,746.89</b>
<b>Non-financial liabilities</b>		
Current tax liabilities (net)	0.53	0.38
Provisions	57.72	52.90
Other non-financial liabilities	61.96	46.50
<b>Total Non-Financial Liabilities</b>	<b>120.21</b>	<b>99.78</b>
<b>Equity</b>		
Equity share capital	789.50	615.77
Other equity	11,199.39	5,642.77
<b>Total Equity</b>	<b>11,988.89</b>	<b>6,258.54</b>
<b>Total Liabilities and Equity</b>	<b>42,399.94</b>	<b>36,105.21</b>

For and on behalf of the Board of Directors of  
FUSION MICRO FINANCE PRIVATE LIMITED

Place: New Delhi  
Date: June 22, 2020



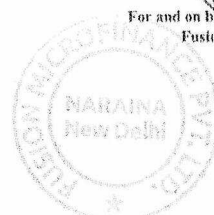
Devesh Sachdev  
Managing Director and CEO

Fusion Micro Finance Private Limited  
CIN: U65100DL1994PTC061287  
Registered office address : H-1, Block C, Community Centre, Naraina Vihar, New Delhi-110028  
Standalone financial results for the half year ended March 31, 2020

Particulars	For the half year ended March 31, 2020	For the half year ended March 31, 2019	For the year ended March 31, 2020	For the year ended March 31, 2019
	Unaudited	Unaudited	Audited	Audited
<b>Revenue from operations</b>				
Interest income	3,486.39	2,778.98	6,664.88	4,693.74
Fees and commission income	13.38	34.51	34.64	66.51
Net gain on fair value changes	83.02	106.49	231.57	182.89
Net gain on derecognition of financial instruments under amortised cost category	191.17	-	271.55	-
<b>Total revenue from operations</b>	<b>3,773.96</b>	<b>2,919.98</b>	<b>7,202.64</b>	<b>4,943.14</b>
Other income	88.94	14.64	100.47	27.39
<b>Total income</b>	<b>3,862.90</b>	<b>2,934.62</b>	<b>7,303.11</b>	<b>4,970.53</b>
<b>Expenses</b>				
Finance costs	1,674.06	1,478.08	3,376.72	2,539.89
Impairment on financial instruments	776.34	240.81	926.99	206.75
Employee benefit expense	800.98	551.17	1,483.33	1,033.33
Depreciation and amortization expense	14.40	13.55	25.76	23.87
Others expenses	242.59	296.18	490.36	482.66
<b>Total expenses</b>	<b>3,508.37</b>	<b>2,579.79</b>	<b>6,303.16</b>	<b>4,286.50</b>
<b>Profit before tax</b>	<b>354.53</b>	<b>354.83</b>	<b>999.95</b>	<b>684.03</b>
<b>Tax expense:</b>				
Current tax	266.19	179.82	395.99	206.61
Deferred tax	(133.44)	(83.84)	(92.14)	(29.27)
<b>Income-tax expense</b>	<b>132.75</b>	<b>95.98</b>	<b>303.85</b>	<b>177.34</b>
<b>Profit after tax</b>	<b>221.78</b>	<b>258.85</b>	<b>696.10</b>	<b>506.69</b>
<b>Other comprehensive income</b>				
Items that will not be reclassified subsequently to profit or loss				
-Remeasurement gain on defined benefit plans	6.46	2.30	6.46	2.28
-Income tax effect	(1.40)	(0.81)	(1.40)	(0.80)
<b>Total other comprehensive income</b>	<b>5.06</b>	<b>1.49</b>	<b>5.06</b>	<b>1.48</b>
<b>Total comprehensive income for the period/year</b>	<b>226.84</b>	<b>260.34</b>	<b>701.16</b>	<b>508.17</b>
<b>Earnings per share (equity share, par value of Rs. 10 each)</b>				
Computed on the basis of total profit for period/year				
Basic earning per share (BEPS) *	3.36	5.36	10.55	10.59
Diluted earning per share (DEPS) *	3.31	5.29	10.40	10.45

\*BEPS and DEPS for the half year ended are not annualised

Place: New Delhi  
Date: June 22, 2020



For and on behalf of the Board of Directors of  
Fusion Micro Finance Private Limited

Devesh Sachdev  
Managing Director and CEO



Fusion Micro Finance Private Limited  
(CIN: U65100DL1994PTC061287)

Registered office address: H-1, Block C, Community Centre, Naraina Vihar, New Delhi-110028  
Financial Results for the Half Year and Year ended March 31, 2020

Notes:

1. The above results for year ended March 31, 2020 have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meetings held on June 22, 2020, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015. The Statutory Auditors of the Company have audited the above financial results for the year ended March 31, 2020.
2. The company operates in a single business segment i.e. lending to members, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The company operates in single geographic segment i.e. domestic.
3. The "severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)", generally known as COVID-19, which was declared as a pandemic by the WHO on March 11, 2020, continues to spread across the globe including India, resulting into a significant decline and volatility in financial markets and a significant decrease in global and India's local economic activities. On March 24, 2020, the Indian Government announced a 21 days lockdown which was further extended from time to time across the nation as a strict measure to contain the spread of the virus. Due to the continuous lockdowns the Company's operations were suspended. To deal with this disruption and in accordance with RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 22, 2020, the Company has given an option for availing moratorium to all the eligible borrower's as per the Moratorium policy of the Company.

An inherent part of the Company's business model is to raise funds for onward lending to its customers. The total borrowing of the Company as at 31 March 2020 are Rs.29,736.84 Mn. The Company has received moratorium in respect of its borrowing amounting to Rs. 11,445.94 Mn in accordance with RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 22, 2020. The management has performed a detailed assessment of its monthly cash inflows and outflows for next 12 months and concluded that it will be able to meet its obligations even though its monthly collections remain below average due to continuation of lockdown. In its assessment, the Company has considered debt amounting to Rs 3,750.00 Mn received post March 31, 2020 and also considered undrawn bank lines amounting to Rs 445.00 Mn.

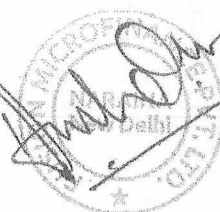
The Company has recorded an expected credit loss provision of Rs.982.36 Mn as at 31 March 2020 in respect of its loans and advance. In accordance with the guidance from ICAI, extension of the moratorium to borrowers by the Company pursuant to the RBI guidelines relating to COVID 19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 22, 2020 by itself is not considered to result in a significant increase in credit risk of a borrower, however the entity needs to evaluate whether the borrowers to which moratorium is granted will remain regular, once the moratorium period gets over. The Company has recorded a macroeconomic (management) overlay of Rs.510.41 Mn as part of its ECL (being 1.5 % of stage 1 and stage 2 portfolio) , to reflect among other things an increased risk of deterioration in macro-economic factors caused by Novel Coronavirus (COVID-19) pandemic.

Given the unique nature and scale of the economic impact of this pandemic, its timing being close to the year-end, and no reliable data being available regarding the impact of various regulatory packages, the company's operations and financial metrics (including impairment provision on loans) will depend on further developments concerning the resumption of economic activity which are uncertain and incapable of estimation at this time.

4. The company has adopted Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 1, 2019 and effective date of the transition is April 1, 2018. Such transition has been carried out from the erstwhile Accounting Standards under the Act, read with relevant rules issued there under and guidelines issued by Reserve Bank of India ('RBI') (collectively referred as "the previous GAAP"). Accordingly the impact of transition has been recorded in the opening reserves as at April 1, 2018.

The corresponding period figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods duly re-stated to Ind AS. These Ind AS adjustments have not been reviewed by the statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.

5. As required by the paragraph 32 of Ind AS 101, reconciliation of the financial results to those reported under Previous GAAP is summarized as follows:



(a) Reconciliation of the financial results to those reported under IGAAP is Summarized below:

Particulars	Year ended March 31, 2019 (Rs. in Millions)	Half-year ended March 31, 2019 (Rs. in Millions)
Profit after tax as per previous GAAP	653.52	316.45
Reversal/(creation) of Expected credit loss on financial assets	44.11	(18.14)
(Reversal)/Recognition of interest income on stage 3 portfolio	(47.21)	1.47
Effective interest rate impact on financial assets	(48.61)	(9.85)
Effective interest rate impact on financial liabilities	(7.56)	(9.60)
EIS receivable net of unamortized processing fees on securitized portfolio	(145.58)	(24.27)
ESOP expense recognized at fair value	(13.67)	(6.62)
Reversal of provisions created under IGAAP	22.61	7.97
Others	(1.59)	(1.28)
Tax impact of the above adjustments	50.67	2.72
Profit after tax as per Ind AS	506.69	258.85
Other comprehensive income (net of taxes)	1.48	1.49
Total comprehensive income as per Ind AS	508.17	260.34

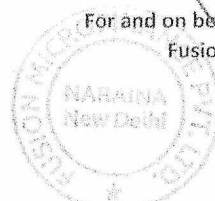
(b) Reconciliation of equity as per previous IGAAP

Particulars	As at March 31, 2019 (Rs. in Millions)
Equity as reported under previous IGAAP	6226.65
Reversal/(creation) of Expected credit loss on financial assets	44.70
(Reversal)/Recognition of interest income on stage 3 portfolio	75.01
Effective interest rate impact on financial assets	(85.61)
Effective interest rate impact on financial liabilities	(15.32)
EIS receivable net of unamortized processing fees on securitized portfolio	(0.06)
Reversal of provision created under IGAAP	22.61
ESOP consolidation	5.11
Others	(0.12)
Tax impact of the above adjustments	(14.43)
Equity as reported under Ind AS	6258.54

6. The company elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by Taxation Laws (Amendment) Ordinance 2019. Accordingly the Company has recognized Provision for Income Tax for the Half Year and Year ended March 31, 2020 and recognized its Deferred Tax Assets and Liabilities based on the rates prescribed in the aforesaid section. The impact of this change has been recognized in the statement of Profit and Loss for the half year and year ended March 31, 2020.
7. The figures for the last half year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto first half of the financial year.
8. In terms of applicability of Ind AS 116, the Company has availed exemption on the branch lease on the plea of short-term lease arrangements. For head office lease arrangements, the lease does not qualify for an enforceable contract for the lease term and thus does not have any impact of Ind AS 116.
9. During the current half year, the Company has issued 17212889 equity shares of INR 10 each on private placement basis at a price of INR 290.48 (including premium of INR 280.48) aggregating to INR 5000.80 Mn.
10. The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.
11. The above financial results are available on the stock exchange website ([www.bseindia.com](http://www.bseindia.com)) and the website of the Company ([www.fusionmicrofinance.com](http://www.fusionmicrofinance.com)).



Place: Delhi  
Date: June 22, 2020



For and on behalf of the Board of Directors of  
Fusion Micro Finance Private Limited

Devesh Sachdev  
Managing Director & CEO



# Fusion Microfinance (Pvt.) Ltd.

Letter No. FMPL/SEC/2020-21/BSE-15

June 22, 2020

To,  
The Manager,  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Kala Ghoda,  
Fort, Mumbai, Maharashtra 400001.

Dear Sir/Madam,

Sub.: Disclosure pursuant to Regulation 52(4) of SEBI (Listing Obligations & Disclosures Requirement) Regulations, 2015

We wish to inform the following for half year ending March 31, 2020 on the basis of Audited financials of the Company—

## Part I - Information to be submitted to Stock Exchange

### 1. Credit Rating and change in credit rating (if any)

S. No.	Facility	Rating Agency	Rating
1.	Term Loan	CRISIL	CRISIL A - (Stable)
		CARE*	CARE A- (Positive)
2.	Non-Convertible Debentures	ICRA	ICRA A- (Stable)

\*In the month of May 2020, CARE has reaffirmed the rating and has revised the outlook from Positive to Stable.

- Asset cover available = 1.39 times
- Debt to Equity Ratio = 2.48
- The interest was paid on March 31, 2020 (Previous due date for payment of interest)

### Details of redemption & payment of interest during last half year:

Series / Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
			(DD/MM/YY)		(DD/MM/YY)
Pettelaar Effectenbewaarbedrijf N.V.	INE139R07233	Interest	15-11-19	30317055	15-11-19
AAV S.A.R.L (IV)	INE139R07225	Interest	13-11-19	21525480	13-11-19
Blue Orchard Microfinance Fund (I)	INE139R07241	Interest	28-02-20	29210985	28-02-20
UTI International Wealth Creator 4	INE139R08058	Interest	15-03-20	34510770	16-03-20





UTI International Wealth Creator 4- II	INE139R08041	Interest	10-03-20	21963380	09-03-20
Hinduja Leyland Finance Limited	INE139R07175	Interest	29-11-19	1925760	28-11-19
		Principal & Interest	28-02-20	33333333 & 1909832	27-02-20
CPP- Incofin	INE139R07167	Interest	07-10-19	10275014	07-10-19
		Interest	07-01-20	10275014	07-01-10
AAV S.A.R.L (III)	INE139R07183	Interest	13-03-20	11640391	13-03-20
Triodos Microfinance Fund & Triodos Fair Share Fund	INE139R07191	Interest	16-03-20	40254146	16-03-20
Northern Arc Capital Limited  Karvy Capital Limited	INE139R08033	Interest	01-10-19	3313152	01-10-19
			01-11-19	3541644	01-11-19
			02-12-19	3541644	02-12-19
			01-01-20	3418032	01-01-20
			03-02-20	3759836.13	03-02-20
			02-03-20	3190164	02-03-20
INCOFIN CVSO CVBA-SO	INE139R07217	Interest	27-03-20	15561840	27-03-20
Blue Orchard Microfinance Fund (II)	INE139R07209	Principal & Interest	07-02-20	340000000 & 22098099	07-02-20
Microfinance Enhancement Facility SA, SICAV-SIF (II)				340000000 & 220981099	07-02-20
IFMR Fimpect Investment Fund	INE139R07068	Interest	30-12-19	3828665	30-12-19
		Interest	30-03-20	3786515	30-03-20
IFMR Fimpect Long Term Credit Fund & IFMR Fimpect Medium Term Opportunities Fund	INE139R08017	Interest	30-12-19	17658671	30-12-19
		Interest	30-03-20	17416193	30-03-20

5. The next due date for the payment of interest is as on September 30, 2020.

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

Series / Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Amount (Rs.)
			(DD/MM/YY)	
Pettelaar Effectenbewaarbedrijf N.V.	INE139R07233	Interest	15-05-20	33372857
AAV S.A.R.L (IV)	INE139R07225	Interest	13-05-20	21248676
Blue Orchard Microfinance Fund (I)	INE139R07241	Interest	31-08-20	29814822
UTI International Wealth Creator 4	INE139R08058	Interest	15-09-20	34833377
UTI International Wealth Creator 4- II	INE139R08041	Interest	09-09-20	22166973



Hinduja Leyland Finance Limited	INE139R07175	Interest	29-05-20	960212
		Principal & Interest	31-08-20	33333334 & 992334
CPP- Incofin	INE139R07167	Interest	07-04-20	10163329
		Principal & Interest	07-07-20	310000000 & 10163329
AAV S.A.R.L (III)	INE139R07183	Interest	13-09-20	11748852
Triodos Microfinance Fund & Triodos Fair Share Fund	INE139R07191	Interest	16-09-20	40631664
Northern Arc Capital Limited  Karvy Capital Limited	INE139R08033	Interest	01-04-20	3418033
			01-05-20	3418033
			01-06-20	3531967
			01-07-20	3418033
			03-08-20	3759836
			01-09-20	3304098
INCOFIN CVSO CVBA-SO	INE139R07217	Interest	28-09-20	15710383
IFMR Fimpace Investment Fund	INE139R07068	Interest	29-06-20	3786533
		Interest	29-09-20	3828665
IFMR Fimpace Long Term Credit Fund & IFMR Fimpace Medium Term Opportunities Fund	INE139R08017	Interest	29-06-20	17416266
		Interest	29-09-20	17609866

6. Debenture redemption reserve= NA

7. Net worth = 11,988.89 Million

8. Net profit after tax = 701.16 Million

9. Earnings per share = 10.55 Basic

Thanking you,  
Yours faithfully,

For Fusion Microfinance Private Limited

Deepak Madaan  
Company Secretary

