



Regd. No. U65910UP2002NPLO27113  
(Providers of financial services to the rural poor)

## CASHPOR MICRO CREDIT

### Compliance Report for the Quarter ended 30<sup>th</sup> September, 2017

Name of Issuer Company : CASHPOR Micro Credit

SN	Particulars	Remarks
1	Description of the Debenture Series / Issue (Secured / Unsecured PCD / FCD / NCD)	Secured, Non- Convertible debentures
2	Type of Issue (Private / Public / Rights)	Private Placement
3	Issue amount	17.37 Crore
4	Listed / Unlisted (If listed, the Exchange where listed)	Listed on Wholesale Debt Market Segment of National Stock Exchange (NSE)
5	Coupon Rate (if revised please specify)	13.25% payable semi-annually, net of withholding tax until due date
6	Tenor of Issue	Around 5 Years
7	Date of Allotment of Debentures	19th June, 2013
8	Date of Issue of Debenture Certificate (Physical) or credit to Demat A/c	20th June, 2013
9	Utilisation of fund raised in the debenture issue and progress of the project, if any	The issue proceeds have been utilised for on-lending to the Under- Banked and Un-Banked sector.
10	Whether the debenture issued are not utilized for financing, replenishing funds or acquiring shareholding in other group companies	Not Applicable
11	Confirmation on outstanding amount as on 30 <sup>th</sup> September 2017	Rs.86,850,000.00
12	Last interest payment date and amount	04 <sup>th</sup> May, 2017 and Rs. 8,607,073.00
13	Next interest payment date and amount	5 <sup>th</sup> November, 2017 and Rs.5,801,104.00
14	Last repayment date and amount	04 <sup>th</sup> May, 2017 and Rs.43,425,000.00
15	Next repayment date and amount	5 <sup>th</sup> November, 2017 and Rs. 43,425,000.00
16	Whether there has been any default in payment of interest and/or principal amount? If yes the due dates thereof	No
17	Instrument rated by	ICRA
18	Credit rating at the time of issue	BB+
19	Present credit rating and date of change of credit rating. In case of revision, the reasons thereof and attach letter from credit rating agency indicating revision in rating.	BBB- (stable); as per letter of ICRA (Credit Rating Agency) dated 16 <sup>th</sup> May, 2017.

*Primal Sarangi*

20	a)	No. of debenture holders on the date of allotment	1
	b)	No. of debenture holders as on beginning of this quarter	1
21		Whether the secured Assets are insured? If yes, attach the copies thereof	Not Applicable
22		Whether all taxes, cesses, insurance premia, any other government charges with respect to Secured assets for the issue have been paid. If No, please give details and reasons for the same	Yes
23		Whether Debenture Redemption Reserve (DRR) as per SEBI regulations and Companies Act has been maintained (if applicable). If No, please give reasons for the same	Yes
24		Whether any material change has taken place in the nature and the conduct of the business of the Issuer since the date of issue which is detrimental to the interest of debenture holders. If yes, please give details	No
25		Whether any orders, directions, notice of court / tribunal/authority affecting or likely to affect the secured assets has been passed. If yes, please give details	No
26		Whether any major change in the composition of the Board of Directors or shareholders as defined in the Takeover Regulations which amounts to change in control of Issuer Company has occurred. If yes, please give details	No
27		Security cover as on 31 <sup>st</sup> March, 2017	Assets cover (1) one times of the principal outstanding on the secured debentures.
28		Whether any encumbrances have been created over the Secured Assets during this quarter. If yes, give the details.	No
29		In case of Secured Debentures, whether Register of Debenture Holders has been maintained with their addresses and whether the transfers and changes in ownership have been recorded. If no, please give reasons.	Yes
30		In case of Partially / Fully Convertible Debentures, whether the Debentures have been converted into Equity in accordance with the terms of issue? If no, please give reasons.	Not Applicable
31		Whether the provisions of the following laws applicable to Debentures have been complied with:	

*Primal Sarangi*

	a) Companies Act (for all the Issuers)	Yes
	b) SEBI Model Listing Agreement (for listed issues)	Yes
	c) SEBI Listing Regulations (for all issues)	Yes
	d) ICDR Regulations (for all issuers)	Yes
32	In case of listed issues, whether any dividend has been declared during this quarter.	Not Applicable

Annexure

1	Updated list of names and addresses of Debenture Holders. (In case of large list, kindly provide a CD in lieu of hard copies)	Global Commercial Microfinance Consortium II B.V., Deutsche Bank AG, Hazarimal Somani Marg, Post Box No.1142, Fort Mumbai 400001
2	Number and nature of grievances received from Debenture Holders and time frame within which the same were resolved by the Issuer Company. Nil statement to be submitted in case of no grievances.	Nil
Contact Details:		
a)	Name of Authorized Signatory	CS Anjali Saraogi
b)	E-mail Address	<a href="mailto:cs@cashpor.in">cs@cashpor.in</a> ; <a href="mailto:bs@cashpor.in">bs@cashpor.in</a>
c)	Name and Address of R & T Agent	Link Intime India Pvt. Ltd.C-13, Pannalal Silk Mills Compound LBS Marg, Bhandup (West) Mumbai - 400 078

I, CS Anjali Saraogi, Company Secretary of Cashpor Micro Credit, do hereby certify that the above information and details are true and correct.

Date: 16<sup>th</sup> October, 2017  
Place: Varanasi



*Anjali Saraogi*  
Anjali Saraogi

Company Secretary  
Membership No.42182