

# 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 : [rgvnne.nbfc@yahoo.in](mailto:rgvnne.nbfc@yahoo.in)  
Website : [www.rgvnnemfl.com](http://www.rgvnnemfl.com)

*Ref No. :*

*Date :*

To,

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

Date: - 12/11/2015

Sub: - **Half Yearly Compliance of the Debt Listing Agreement**

Dear Sir,

In compliance of the requirement of Clause 19A, Clause 27 & Clause 29 of the Simplified Listing Agreement for Debt Securities 2015 in respect of Secured, Redeemable and Non-Convertible Debentures aggregating to **Rs.16,00,00,000/-** (Rupees Sixteen Crores only) and **Rs. 33,26,00,000/-** (Rupees Thirty Three Crores Twenty Six Lakhs only) we are attaching herewith the following documents :-

1. Un-audited half yearly financial statement for the half year ended 30<sup>th</sup> September, 2015.
2. Limited Review Report for un-audited half yearly financial statement for the half year ended 30<sup>th</sup> September, 2015.
3. Half Yearly Communication.
4. Certificate of material deviation.

You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

**For RGVN (NORTH EAST) MICROFINANCE LIMITED**

For RGVN (North East) Microfinance Limited

*Pragati Mour*

**Pragati Mour**  
**(Company Secretary)**

*Company Secretary*

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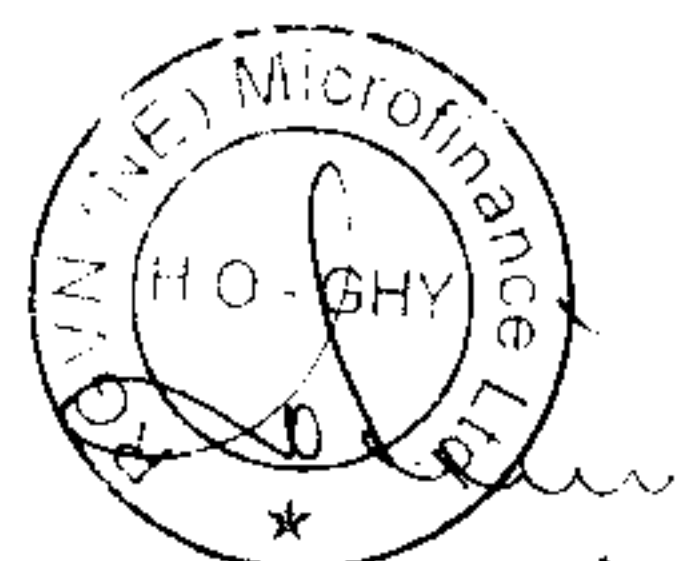
Phone : (91) 361-2464612  
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Email : rgvne.nbfc@yahoo.in  
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Ref No. :

Date :

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

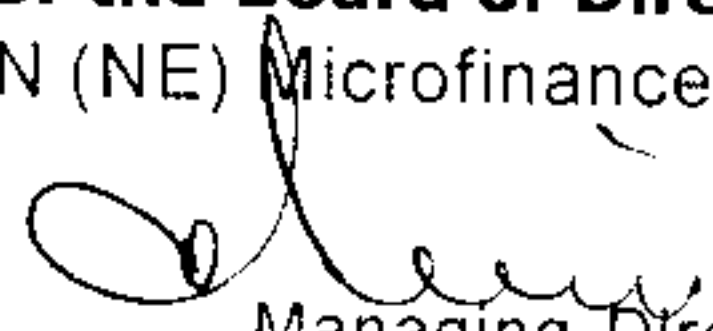
Particulars	(Rs. In lacs)			
	6 months ended (30/09/2015)	Corresponding 6 months ended in the previous year (30/09/2014)	Year to Date Figurs for Current Period Ended (30/09/2015)	Previous accounting year ended (31/03/2015)
	Unaudited	Audited	Unaudited	Audited
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>3,167</b>	<b>1,712</b>	<b>3,167</b>	<b>4,254</b>
(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
<b>2. Other Income</b>	<b>5</b>	<b>13</b>	<b>5</b>	<b>55</b>
<b>3. Total Income (1+2)</b>	<b>3,172</b>	<b>1,726</b>	<b>3,172</b>	<b>4,309</b>
<b>4. Interest Expended</b>	<b>1,424</b>	<b>661</b>	<b>1,424</b>	<b>1,604</b>
<b>5. Operating Expenses (i)+(ii)</b>	<b>795</b>	<b>616</b>	<b>795</b>	<b>1,479</b>
(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)	-	-	-	-
<b>6. Total Expenditure ((4+5) excluding provisions and contingencies)</b>	<b>2,219</b>	<b>1,277</b>	<b>2,219</b>	<b>3,083</b>
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
<b>12. Net Profit(+)/ Loss(-) from Ordinary</b>	<b>520</b>	<b>220</b>	<b>520</b>	<b>736</b>
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)

**D. PATWARY & CO.**  
**Chartered Accountant**

Master Enclave, 1<sup>st</sup> Floor  
Udayachal Path, G S Road  
Near Christian Basti Petrol Pump  
Guwahati-781005  
Contact No.: 94351-48296  
94355-55729

e-mail : dpatwaryandco@gmail.com

To  
RGVN(North East) Microfinance Limited.  
Guwahati

We have reviewed the accompanying statement of unaudited financial results of RGVN(North East) Microfinance Limited. (Name of the Company) for the period ended 30<sup>th</sup> September,2015. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors/committee of Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, Engagements to Review Financial Statements issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards<sup>3</sup> and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters."

Debenture redemption reserve is not created by the company.



For D. Patwary & Co.  
Chartered Accountants

(Deepak Patwary)  
(Partner)  
060467

Place : Guwahati  
Date : 20/10/2015

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Ref No. :

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

Date :

05/11/2015

To,

The Secretary  
Bombay Stock Exchange  
Phiroze Jeejeebhoy Towers, 25<sup>th</sup> 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 : **Rs.17.60 crms**
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**

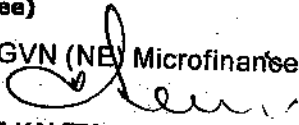
You are requested to kindly take the same on record.

Thanking You,

Yours faithfully,

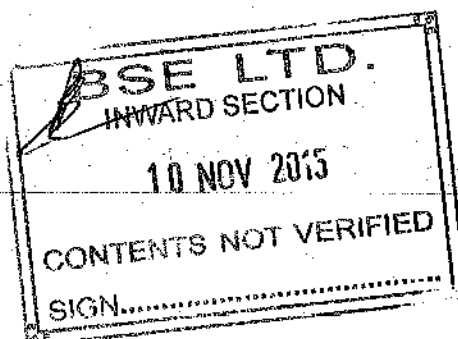
For RGVN (NORTH EAST) MICROFINANCE LIMITED  
(Trustee)

For, RGVN (NE) Microfinance Ltd.

  
RUPALI KALITA Managing Director  
(MANAGING DIRECTOR)  
Authorised Signatory

FOR GDA TRUSTEESHIP LTD

  
  
Authorised Signatory



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Date : 05/11/2015

To,

The Secretary  
Bombay Stock Exchange  
Phiroze Jeejeebhoy Towers, 25<sup>th</sup> 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 & SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 in respect of Secured, Redeemable and Non- Convertible Debentures aggregating to **Rs. 33, 26, 00,000/-** (Rupees Thirty Three Crores Twenty Six Lakhs 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 : **Rs.33.26 crore**
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 : **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,

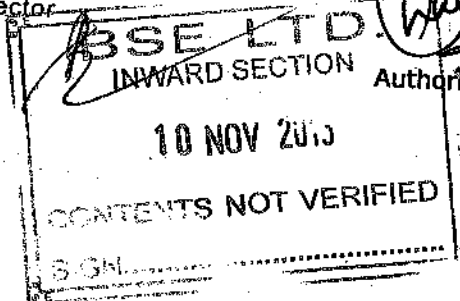
Yours faithfully,

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

  
RUPALI KALITA Managing Director  
(MANAGING DIRECTOR)  
Authorized Signatory

FOR GDA TRUSTEESHIP LTD (Trustee)

  
Authorized Signatory



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Ref No. : RGVN (NE) MFL/ADM/2015-16/BSE/547

Date : 04/11/2015

To,

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

Sub: - Statement indicating material deviations, if any

Dear Sir,

In compliance of the requirement of Clause 19A of the Simplified Listing Agreement for Debt Securities & 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) and Rs. 33, 26, 00,000/- (Rupees Thirty Three Crores Twenty Six Lakhs only), we state that the company does not have any material deviation in the use of proceeds of issue of debt securities from the objects stated in the offer document.

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)

Authorised Signatory