



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

## CASHPOR<sup>®</sup> MICRO CREDIT

To,  
The Team Leader,  
IDBI Trusteeship Services Ltd.,  
Asian Building, Ground Floor,  
17, R.Kamani Marg,  
Ballard Estate, Mumbai -400001.

Dear Sir,

Half-Yearly Report for the Half year ended March 31<sup>st</sup> 2021

In compliance with the SEBI (Debenture Trustee) Regulations, 1993 as amended from time to time, Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, we submit below the required information for your needful.

Particulars					Furnish ed (Yes/No)										
1. Credit Rating and change in credit rating (if any) <i>Letter from Credit Rating Agency along with rationale for revision (if any)</i>					Yes furnishe d, no change during the half year										
<table border="1"> <thead> <tr> <th>Issue size</th> <th>Name(s) of Rating Agency</th> <th colspan="3">Rating</th> </tr> </thead> <tbody> <tr> <td>Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)</td> <td>Acuité Ratings &amp; Research Limited</td> <td colspan="3">ACUITE A" with "stable" outlook</td> </tr> </tbody> </table>					Issue size	Name(s) of Rating Agency	Rating			Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)	Acuité Ratings & Research Limited	ACUITE A" with "stable" outlook			No change during the half year ended on 31 <sup>st</sup> March,2 021
Issue size	Name(s) of Rating Agency	Rating													
Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)	Acuité Ratings & Research Limited	ACUITE A" with "stable" outlook													
2. Certificate of confirmation from Statutory Auditor of the Company along with half yearly/annual financial results on following issues (please also enclose certificate of statutory auditor):-					Attached annual financial results										
3.															
Issue size	Security Value/Cover	Asset Cover	Debt Equity Ratio	Value of book debts / receivables certified by the statutory auditor.											

Regd. & Head Office : S-8/107,107-A-1, 2<sup>nd</sup> Floor, Varanasi Trade Center, Khajuri, Maqbool Alam Road  
Varanasi-221002, Uttar Pradesh, India

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	Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)	--	Equal to 1.10 times the aggregate amount of principal outstanding of the Debentures by way of hypothecation of Book Debts	6.39	As per certificate attached	
4.	<b>Issue size</b>	<b>Purpose of utilization of Proceeds (deviations, if any)</b>	<b>Status of compliance with the covenants of the Offer Document/Information Memorandum</b>	<b>Debt Service Coverage Ratio</b> <i>[Not applicable to Banks]</i>	<b>Interest Service Coverage Ratio</b> <i>[Not applicable to Banks]</i>	
	Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)	The proceeds of the issuance will be utilized for onward lending to below poverty line borrowers as permitted under RBI Guidelines. The proceeds of the issuance shall not be utilized for any purpose which may be in contravention of the Government /RBI /SEBI /Other Regulatory guidelines.	Complied	1.48	1.43	

5.	Issue size	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto 31 <sup>st</sup> March 2021 Rs. (In Cr.)	Funds invested for debentures maturing during the year	Maintenance of Recovery Expense Fund [REF], REF required to be created [in Rs.]	REF created upto 31 <sup>st</sup> March 2021	REF maintained In the form of	Any addition in the REF during the quarter	
	Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty - Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Crores Only)	NA	NA	NA	NA	50000	175000 (the company has created REF for all the ISIN issued by it till 31 <sup>st</sup> March 2021)	Cash	No	
6.	Net worth of the company (in Crores and INR)		Net profit after tax (in Crores and INR)		Earnings per share in INR					
	321.76		71.62		132.87					
7.	Certificate of confirmation from Key Managerial Person of the Company									
	Issue Size	Security in terms of Information Memorandum/ Debenture Trust Deed created within due date (Yes/No)			Details of pending security (if any)		Reasons for delay (waiver if any)			



Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000 /- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000 /- (Rupees Seventy Five Cores Only)	Yes	NA	NA	
8. Certificate of confirmation from Key Managerial Person of the Company				
Issue Size  Private Placement of Debentures amounting up to Rs. 50,00,00,000/- (Rupees Fifty Crores Only) plus Green shoe option of upto Rs.25,00,00,000/- (Rupees Twenty -Five Crores Only) aggregating to Rs.75,00,00,000/- (Rupees Seventy Five Cores Only)	ISIN  INE094P07044	Due date (s) for the payment of interest/principal (falling in the previous half-year)  19 FEB-2021	Payment of interest/principal on due date (Yes/No)  18 FEB-2021  YES	Reasons for delay (if any)  NA
Half yearly results	Audited financial results on half yearly basis as submitted to stock exchange			attached



	Audited results	The audited financial results, along with the statutory auditors report, the directors annual report , profit and loss accounts, balance sheets	Attached except the directors annual report
	Undertaking to stock exchange	Certified true copy of the undertaking submitted to the stock exchange in terms of Regulation 57(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015	attached
	Letter to stock exchange	Certified true copy of the letter submitted to the stock exchange in terms of Reg. 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015	attached

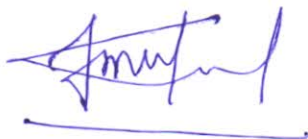
**Part – II.**

**Information to be submitted to the Debenture holders (Regulation 58)**

We confirm that we shall in terms of the **Regulation 58 of the** SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information:-

- a) Hard / Soft copies of full annual reports to those who request for the same. **Yet to be finalized**
- b) Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52; **attached**
- c) Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting. **Not Applicable as meeting not held**
- d) Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution. **Not Applicable**

**For CASHPOR Micro Credit**



**Authorized Signatory**  
**(Name: Mukul Jaiswal)**  
**(Designation: Managing Director)**

