

January 28, 2016

M/s. Centbank Financial Services Limited
3rd Floor (East Wing),
Central Bank of India MMO Building,
55 M G Road, Fort, Mumbai, 400 001
Tel: 022-22616217

Kind Attention: Yashda Waghmare, Manager & Mr.HV Kamdar, Company Secretary & Asst Vice-President

Dear Sir,

Subject: Quarterly Report (Revised) for Q3 of FY 2015-16.

Reference: ISINs- **INE076P07017 and INE076P07025**- 10% Secured Redeemable Non-Convertible Debentures.

Please refer to two ISINs for Secured Redeemable Non-Convertible Debentures (NCDs) issued by Maanaveeya Development & Finance Private Limited (Maanaveeya) for aggregating issue amount of Rs:500 million each, We are happy to submit the Quarterly report for the period starting from October 1, 2015 to December 31, 2015.

The following are the details of the quarterly report:

Names and addresses of the debenture-holders	Interest due but unpaid and reasons thereof	Number and nature of grievances received from debenture-holders and resolved by Issuer
Oikocredit, Ecumenical Development Co-operative Society U.A Address: PO Box 2136, 3800 CC Amersfoort, The Netherlands	No interest is overdue to Debenture-holder.	No single grievance has been received from Debenture-holder.

This is to confirm that the assets of Maanaveeya, which are available by way of security, are sufficient to discharge the claims of the debenture holder as and when they become due. Please find enclosed statement of assets given as security for covering 1.33 times of the outstanding amount of NCDs. We are hereby submitting list of hypothecation of book debts certified by Auditors for your information and record.

Thanking you

Yours Sincerely

For Maanaveeya Development & Finance Private Limited

(B. Ram Babu)
Chief Financial Officer
Encls: as above.



Statement of Assets Secured to Debenture Trustee as on 31/12/2015			
#	Loan No	Name of Borrower	Portfolio Hypothecated to Debenture Trustee in INR
1	1569a	Future Financial Services Limited	2,60,00,000
2	1569b	Future Financial Services Limited	6,25,00,000
3	1590c	Samasta Microfinance Limited	1,74,94,000
4	1597c	Disha Microfin Private Limited	5,00,02,000
5	1602c	Grameen Financial Services Private Limited	6,66,66,668
6	1674c	Utkarsh Micro Finance Private Limited	1,66,66,000
7	1674d	Utkarsh Micro Finance Private Limited	20,00,00,000
8	1680c	Suryoday Micro Finance Private Limited	5,00,00,000
9	1721c	S V Creditline Private Limited	1,66,66,000
10	1721d	S V Creditline Private Limited	10,00,00,000
11	1727d	Fusion Micro Finance Private Limited	5,00,02,000
12	1727f	Fusion Micro Finance Private Limited	16,50,00,000
13	1732c	Pudhuaaru Financial Services Private Limited	4,99,60,000
14	1744d	Janalakshmi Financial Services Pvt Limited	2,00,00,000
15	1747c	Annapurna Microfinance Private Limited	4,16,69,000
16	1750c	Margadarshak Financial Services Limited	3,33,32,000
17	1750d	Margadarshak Financial Services Limited	7,33,34,000
18	1864b	Uttrayan Financial Services Private Limited	1,25,00,000
19	1866b	RGVN (North East) Microfinance Limited	3,33,32,000
20	1866d	RGVN (North East) Microfinance Limited	15,00,00,000
21	1942b	Arohan Financial Services Private Limited	4,50,00,000
22	2032b	Unnati Trade & Finance Private Limited	5,72,73,000
23	2061a	Madhura Micro Finance Limited	4,66,66,662
24	2069a	Pahal Financial Services Private Limited	1,25,00,000
25	2084a	Chaitanya India Fin Credit Private Limited	2,50,04,000
			1,42,15,67,330

