



Registered Office: Aadhar Housing Finance Ltd., Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai- 400 001
Corporate Office: Aadhar Housing Finance Ltd. 201, Raheja Point -1, Nr. Shamrao Vitthal Bank, Nehru Road, Vakola, Santacruz (E),
 Mumbai -400055, Tel: 022-3950 9900, Fax: 022-3950 9934. Website: www.aadharhousing.com
 E-mail: customercare@aadharhousing.com. CIN No.: U65922MH2010PLC202721.

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

(₹ In Lacs)

Particulars	Half Year ended September 30, 2015	Half Year ended September 30, 2014	Year ended March 31, 2015
	Unaudited	Unaudited	Audited
1 (a) Revenue from Operations	8528.45	4681.52	11148.91
(b) Other Income	1015.68	460.61	1051.89
TOTAL INCOME	9544.13	5142.13	12200.8
2 EXPENDITURE			
(a) Interest and Finance Expenses	5870.16	2805.81	6931.09
(b) Employee Benefit Expenses	1292.36	914.44	2052.6
(c) Other Expenses	993.16	920.51	1963.87
(d) Provision for Contingencies	324.66	102.46	246.56
(e) Depreciation	71.66	67.08	132.04
TOTAL EXPENDITURE	8,552.00	4,810.30	11,326.16
3 Profit Before Tax	992.13	331.83	874.64
4 Provision for Tax	381.44	112.79	295.41
5 Net Profit After Tax	610.69	219.04	579.23
6 Paid up Equity Share Capital (Face Value of ₹10/- each)	10000	10000	10000
7 Reserves excluding revaluation reserves	2189.22	1187.79	1512.51
8 Debenture Redemption Reserve	Nil	Nil	Nil
9 Earning per Share (of ₹10/- each)			
Basic	1.2	0.44	0.58
Diluted	1.2	0.44	0.58
10 Debt Equity Ratio	8.34	5.47	8.36
11 Debt Service Coverage Ratio	0.67	0.65	0.53
12 Interest Service Coverage Ratio	1.17	1.12	1.13
13 Paid up Debt Capital	100,157.87	61,254.13	96,329.68
Material Devaition if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	NIL	NIL	NIL

Notes:-

- The Company is engaged in the Housing Finance Business - Financial Services and all other activities are incidental to the main business activity, and has its operations within India. Accordingly there are no separate reportable segments as per Accounting Standard 17 (AS-17) "Segment Reporting".
- Previous period/year figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.
- The financial results for the corresponding six months period ended September 30, 2014 of the Company have been incorporated in the said results to provide comparatives about corresponding six months period ended September 30, 2014 and the same is neither audited nor reviewed by the Statutory Auditor of the Company since the Company had entered into Listing Agreement with the Stock Exchange on December 5, 2014.
- The financial results for the six months period ended September 30, 2015 of the Company have been subjected to a "Limited Review" by the Statutory Auditor of the Company.
- The above results were reviewed by the Audit committee and thereafter approved by the Board of Directors at their meeting held on October 19, 2015.

For Aadhar Housing Finance Limited