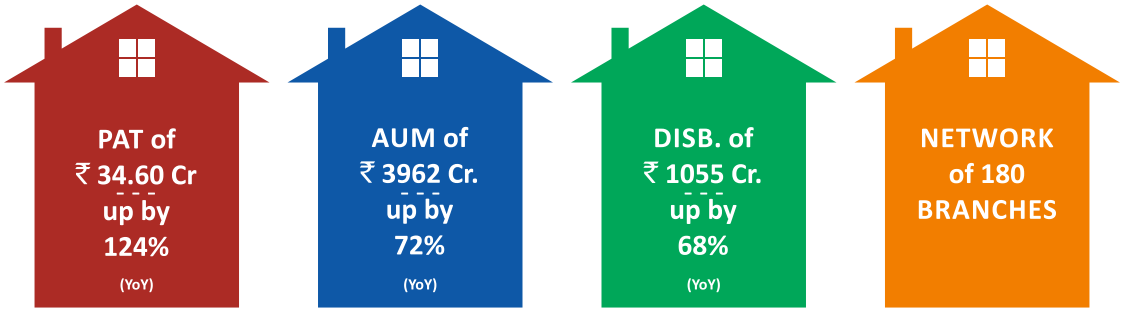


Regd. Office: 2nd Floor, No.3, JVT Towers, 8th 'A' Main Road, S.R.Nagar, Bengaluru-560027, Karnataka

Corporate Office : 201, Raheja Point, 2nd Floor, Nr.Shamrao Vithal Bank, Nehru Road, Vakola Santacruz-(E), Mumbai-400055 Tel: +91 22 39509900 Fax: +91 22 39509934
Website : www.aadharhousing.com Email ID : customercare@aadharhousing.com Corporate Identification Number: U65922KA2010PLC096680



UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2017

(₹ In Lacs)

Particulars	Unaudited		Audited
	Half Year Ended	Year Ended	Year Ended
	30.09.2017	30.09.2016	31.03.2017
1 Net Sales/Income from Operations	24,566.81	15,286.42	34,390.89
2 Other Income	468.79	517.88	1,261.24
3 Total Income from Operations	25,035.60	15,804.30	35,652.13
4 Expenditure			
a) Finance Cost	12,895.11	9,304.98	19,842.82
b) Employee Benefit Expenses	3,156.30	2,169.81	4,647.47
c) Depreciation and Amortisation Expenses	137.12	102.14	229.49
d) Other expenses	3,236.46	1,868.42	4,764.73
Total Expenses	19,424.99	13,445.34	29,484.50
5 Profit before tax (3-4)	5,610.61	2,358.95	6,167.62
6 Tax Expense			
Current Tax Expenses (net of MAT Credit Entitlement)	1,759.55	791.95	2,015.66
Deferred tax (Credit)/ Charge	391.49	24.49	74.87
Total Tax Expenses	2,151.05	816.44	2,090.53
7 Profit for the period / year (5-6)	3,459.56	1,542.51	4,077.09
8 Extraordinary items	-	-	-
9 Net Profit/(Loss) for the period (7-8)	3,459.56	1,542.51	4,077.09
10 Paid-up equity share Capital (Face value ₹10 per share)	12,049.18	10,000.00	12,049.18
11 Paid-up Debt Capital	3,33,985.01	2,09,567.02	2,55,347.14
12 Reserve excluding revaluation reserves as per Balance Sheet	-	-	10,367.44
13 Debenture Redemption Reserve	-	-	-
14 Earning per share (EPS) (in ₹)			
(a) Basic and diluted EPS before Extraordinary items	2.87	1.54	3.38
(b) Basic and diluted EPS after Extraordinary items	2.87	1.54	3.38
15 Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	12.91	14.06	11.41
16 Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.64	0.74	0.67
17 Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.44	1.25	1.31
18 Net Worth	25,876.15	14,906.48	22,416.62

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".
- The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary to make them comparable.
- CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2017-18.
- The Non-Convertible Debentures of the Company as at 30th September, 2017 are secured by way of pari-passu charge on specific immovable property, housing loans, other receivables and other current assets of the Company as applicable. The assets cover thereof exceeds hundred percent of the principal amount of the said debentures.
- In terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the above results for the half year ended September 30, 2017 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their respective meetings held on October 14, 2017.
- Aadhar Housing Finance Ltd and DHFL Vysya Finance Merger Proposal : The Board of Director of the company has approved and adopted the scheme of Amalgamation of Aadhar Housing Finance Limited with the company at its meeting held on 1st September, 2016. Subsequently, the shareholders of the company approved the revised scheme of Amalgamation at its meeting dated 24th February 2017.
The Scheme as approved, contemplates a swap ratio 10:119 i.e. every 119 equity share of Rs. 10/- each fully paid up of Aadhar Housing Finance Limited, the DHFL Vysya Housing Finance Ltd will allot 10 equity shares of ' 10/- each fully paid up at fair value premium as per the valuation report of M/s. N. S Kumar & Co., Chartered Accountants dated 2nd May, 2016.
Similarly, the Board of Director of DHFL Vysya Housing Finance Ltd has also approved the Scheme of Amalgamation.
Both the companies have filed a Merger Petition with the National Company Law Tribunal, Bangalore, on 20th March, 2017 and hearing of the NCLT is under progress

For and on behalf of the Board
For Aadhar Housing Finance Limited

Shri V. Sridar
Director
(DIN: 02241339)