



Highlights of Financial Year 2016-17

Retail disbursement  
1700 Cr. (2016-17)  
↑ 70%  
1000 Cr. (2015-16)

AUM  
3200 Cr. (2016-17)  
↑ 78%  
1800 Cr. (2015-16)

Profit  
41 Cr. (2016-17)  
↑ 128%  
18 Cr. (2015-16)

• NIM - 4.25%

• Retail GNPA - 0.58%

• Retail NNPA - 0.41%

AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED AND YEAR ENDED 31ST MARCH, 2017

(₹ In Lacs)

	Particulars	Audited			
		Half Year Ended		Year Ended	
		31.03.2017	31.03.2016	31.03.2017	31.03.2016
1	Net Sales/Income from Operations	19,104.47	11,688.31	34,390.89	20,216.75
2	Other Income	743.36	382.40	1,261.24	1,398.08
3	<b>Total Revenue (1+2)</b>	<b>19,847.83</b>	<b>12,070.70</b>	<b>35,652.13</b>	<b>21,614.83</b>
4	<b>Expenditure</b>				
	a) Finance Cost	10,537.84	6,652.04	19,842.82	12,522.19
	b) Employee Benefit Expenses	2,477.66	1,570.31	4,647.47	2,862.68
	c) Depreciation and Amortisation Expenses	127.35	84.18	229.49	155.84
	d) Other expenses	2,896.31	1,859.81	4,764.73	3,177.63
	<b>Total Expenses</b>	<b>16,039.15</b>	<b>10,166.34</b>	<b>29,484.50</b>	<b>18,718.34</b>
5	<b>Profit before Tax (3-4)</b>	<b>3,808.67</b>	<b>1,904.36</b>	<b>6,167.62</b>	<b>2,896.49</b>
6	<b>Tax Expense</b>				
	Current Tax Expenses (Net of Mat Credit entitlement)	1,223.71	748.51	2,015.66	1,180.24
	Deferred tax (Credit)/ Charge	50.38	(101.80)	74.87	(152.09)
	<b>Total Tax Expense</b>	<b>1,274.09</b>	<b>646.71</b>	<b>2,090.53</b>	<b>1,028.15</b>
7	<b>Profit for the Year (5-6)</b>	<b>2,534.58</b>	<b>1,257.65</b>	<b>4,077.09</b>	<b>1,868.34</b>
8	Extraordinary items	-	-	-	-
9	<b>Net Profit/(Loss) for the period (7-8)</b>	<b>2,534.58</b>	<b>1,257.65</b>	<b>4,077.09</b>	<b>1,868.34</b>
10	Paid-up equity share Capital (Face value ₹10 per share)	12,049.18	10,000.00	12,049.18	10,000.00
11	Paid -up Debt Capital	1,70,231.43	1,63,273.41	1,70,231.43	1,63,273.41
12	Reserve excluding revaluation reserves as per Balance Sheet	10,367.44	3,374.69	10,367.44	3,374.69
13	Debenture Redemption Reserve	-	-	-	-
14	Earning per share (EPS) (in ₹)				
	(a) Basic and diluted EPS before Extraordinary items	2.10	1.26	3.38	1.87
	(b) Basic and diluted EPS after Extraordinary items	2.10	1.26	3.38	1.87
15	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	11.41	12.28	11.41	12.28
16	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.67	0.69	0.67	0.69
17	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.31	1.22	1.31	1.22
18	Net Worth	16978.94	12013.24	16978.94	12013.24
19	Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	NIL	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".
- The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary to make them comparable. The figures of last six months are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the first six month of the respective financial years.
- CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2016-17.
- The Non-Convertible Debentures of the Company as at 31st March, 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 and year ended March 31, 2016 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 April 28, 2017.

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

Place: Mumbai  
Date: April 28, 2017

Kapil Wadhawan  
Director