



AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED AND YEAR ENDED 31ST MARCH, 2016

(₹ In Lacs)

	Particulars	Audited			
		Half Year Ended		Year Ended	
		31.03.2016	31.03.2015	31.03.2016	31.03.2015
1	Net Sales/Income from Operations	11,688.31	6,467.39	20,216.75	11,148.91
	Total Income from Operations	11,688.31	6,467.39	20,216.75	11,148.91
2	Expenditure				
	a) Finance Cost	6,652.04	4,125.29	12,522.19	6,931.09
	b) Employee Benefit Expenses	1,570.31	1,138.16	2,862.68	2,052.60
	c) Depreciation and Amortisation Expenses	84.18	64.96	155.84	132.04
	d) Other expenses	1,859.81	1,187.47	3,177.63	2,210.43
	Total Expenses	10,166.34	6,515.87	18,718.34	11,326.16
3	Profit/(Loss) from Operations before Other income and exceptional items (1-2)	1,521.96	(48.48)	1,498.41	(177.25)
4	Other Income	382.39	591.27	1,398.08	1,051.89
5	Profit/(Loss) from ordinary activities before exceptional items (3+4)	1,904.36	542.80	2,896.49	874.64
6	Exceptional Items	-	-	-	-
7	Profit/(Loss) from ordinary activities before tax (5-6)	1,904.36	542.80	2,896.49	874.64
8	Tax Expense	646.71	182.62	1,028.16	295.41
9	Net Profit/(Loss) from ordinary activities after tax (7-8)	1,257.65	360.18	1,868.33	579.23
10	Extraordinary items	-	-	-	-
11	Net Profit/(Loss) for the period (9-10)	1,257.65	360.18	1,868.33	579.23
12	Paid-up equity share Capital (Face value ₹10 per share)	10,000.00	10,000.00	10,000.00	10,000.00
13	Paid-up Debt Capital	163,273.41	100,579.63	163,273.41	100,579.63
14	Reserve excluding revaluation reserves as per Balance Sheet	3,374.69	1,512.51	3,374.69	1,512.51
15	Debenture Redemption Reserve	-	-	-	-
16	Earning per share (EPS) (in ₹)				
	(a) Basic and diluted EPS before Extraordinary items	1.26	0.36	1.87	0.58
	(b) Basic and diluted EPS after Extraordinary items				
17	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	16.33	10.06	16.33	10.06
18	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.69	0.37	0.69	0.37
19	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.22	1.13	1.22	1.13
20	Net Worth	12013.24	11072.39	12013.24	11072.39
21	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 2015-16.
- The Non-Convertible Debentures of the Company as on 31st March, 2016 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 25, 2016.
- Details of Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date		Next Due Date	
		(01st Oct 2015 to 31st Mar 2016)		(01st Apr 2016 to 30th Sep 2016)	
		Principal	Interest	Principal	Interest
1	Issue I	-	11th Dec, 2015	-	-
2	Issue II	-	08th Jan, 2016	-	-
3	Issue III	-	09th Feb, 2016	-	-
4	Issue IV	-	23rd Mar, 2016	-	-
5	Issue V	-	27th Mar, 2016	-	-
6	Issue VI	-	-	-	03 June, 2016
7	Issue VII	-	-	-	07, Aug, 2016
8	Issue VIII	-	-	-	03, Sep, 2016
9	Issue IX to XXVI*	Nil	Nil	Nil	Nil

* not due for payment upto 30.09.2016

All the interest due were paid on due dates.

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

Kapil Wadhawan
Director