



Registered Office: Aadhar Housing Finance Ltd., Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai- 400 001
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STATEMENT OF AUDITED FINANCIAL RESULT FOR THE HALF YEAR ENDED AND YEAR ENDED 31ST MARCH 2015

(₹ In Lacs)

Particulars	6 months ended (30/09/2014)	Corresponding 6 months ended in the previous year (30/09/2013)	Year to Date Figures for Current Period Ended (31/03/2015)	Previous accounting year ended (31/03/2014)
	Unaudited*	Unaudited*	Audited	Audited
1. Income from Operations (a)+(b)+(c)+(d)	5,142.13	2,808.23	12,200.80	6,428.61
(a) Revenue from Operation	4,681.52	2,526.66	11,148.91	6,039.39
(b) Other Income	460.61	281.57	1,051.89	389.22
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	-	-	-	-
2. Other Income	-	-	-	-
3. Total Income (1+2)	5,142.13	2,808.23	12,200.80	6,428.61
4. Finance Cost	2,805.81	1,257.16	6,931.09	3,030.53
5. Operating Expenses (i)+(ii)+(iii)	1,902.03	1,251.36	4,148.51	2,716.81
(i) Employees cost	914.44	617.90	2,052.60	1,331.21
(ii) Other operating expenses	920.51	609.72	1,963.87	1,332.43
(iii) Depreciation and amortisation Expenses	67.08	23.74	132.04	53.17
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	-	-	-	-
6. Total Expenditure ((4+5) excluding provisions and contingencies	4,707.84	2,508.52	11,079.60	5,747.34
7. Operating Profit before Provisions and Contingencies (3-6)	434.29	299.71	1,121.20	681.27
8. Provisions (other than tax) and Contingencies	102.46	49.11	246.56	106.27
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	331.83	250.60	874.64	575.00
11. Tax expense	112.79	76.88	295.41	163.75
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	219.04	173.72	579.23	411.25
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	219.04	173.72	579.23	411.25
15. Paid-up equity share capital (Face Value Rs10 each)	10,000.00	10,000.00	10,000.00	10,000.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1,187.79	775.53	1,512.51	986.40
17. Analytical Ratios				
(i) Capital Adequacy Ratio	25.07%	39.22%	17.72%	33.12%
(ii) Earnings Per Share (EPS)	0.14	0.17	0.58	0.41
18) NPA Ratios				
a) Gross/Net NPA	349.92/296.37	0/0	459.04/379.81	127.62/107.45
b) % of Gross/Net NPA	0.51%/0.43%	0.00%	0.47%/0.39%	0.25%/0.21%
c) Return on Assets	1.01%	1.04%	0.80%	1.01%
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".
- As per the National Housing Bank's Circular No. NHB(ND)/DRS /Policy circular 65/2014-15 dated 22nd August, 2014, the National Housing Bank (NHB) has directed Housing Finance Companies (HFCs) to provide for deferred tax liability in respect of amount transferred to "Special Reserve" created under section 36(i)(viii) of the Income Tax Act, 1961, accordingly the company has charged its statement of Profit and Loss for the year ended 31st March 2015 with the deferred tax liability on appropriated towards special reserve created under section 36(i)(viii) of the Income Tax Act, 1961, during the period 1st April 2014 to 31st March 2015.
- As per above circular, NHB has advised HFCs to create deferred tax liability in respect to accumulated balance of special reserve as on April 1, 2014, created under section 36(i)(viii), over a period of 3 years starting with the current financial year, in a phased manner in the ratio of 25:25:50. Accordingly the Company has created 25% of deferred tax liability on accumulated special reserve created under section 36(i)(viii) amounting to ₹12,22,200 in the FY 2014-15 and deferred tax liability amounting to ₹36,66,100 will be created in FY 2015-16 and FY 2016-17.
- The above audited results were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on April 24, 2015.

By order of the Board
For Aadhar Housing Finance Limited