

AUM
₹ 10,790 Cr.

DISBURSEMENT
₹ 1,567 Cr. (half-year)

CUSTOMER BASE
1,50,000



PROFIT
₹ 128.67 Cr. (half-year)

GNPA
0.93% (on retail AUM)

PRESENCE ACROSS
20 States & UTs

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

(Rs in Lakh)

PARTICULARS	For the six months ended Sept 30, 2019	For the six months ended Sept 30, 2018	For the year ended Mar 31, 2019
	Unaudited		Audited
1 Income			
Revenue from operations			
a) Interest income	58,876	52,347	109,495
b) Net gain on fair value changes	1,529	1,049	2,483
c) Net gain on derecognition of financial instruments under amortised cost category	5,631	-	9,185
d) Fees and commission Income	1,649	1,737	2,792
Total revenue from operations	67,685	55,133	123,955
Other income	10	2	4
Total income	67,695	55,135	123,959
2 Expenses			
Finance costs	39,063	32,496	73,051
Impairment on financial instruments	1,602	1,107	2,737
Employees benefits expense	7,344	6,960	15,279
Depreciation and amortisation	314	245	529
Other expenses	3,780	3,424	7,437
Total expenses	52,103	44,232	99,033
3 Profit before tax and exceptional items (1-2)	15,592	10,903	24,926
4 Exceptional item	-	-	1,386
5 Profit before tax (3-4)	15,592	10,903	23,540
6 Tax expense			
Current tax	2,242	3,890	6,011
Deferred tax	483	(995)	1,305
	2,725	2,895	7,316
7 Profit after tax	12,867	8,008	16,224
8 Other comprehensive income			
Items that will not be reclassified to profit or loss			
i Remeasurements of the defined employee benefit plans	(25)	(39)	(60)
ii Income tax relating to items that will not be reclassified to profit or loss	6	14	21
Total other comprehensive income (i + ii)	(19)	(25)	(39)
9 Total comprehensive income	12,848	7,983	16,185
10 Paid-up Equity Share Capital (Face value Rs. 10 per equity share)	3,396	2,515	2,515
11 Earnings per equity share			
Basic earning per share (Rs.)	42.13	31.84	64.51
Diluted earning per share (Rs.)	41.93	31.84	64.06

(EPS is not annualized for the six months ended September 30, 2019 and September 30, 2018.)

Notes:

- The above standalone unaudited financial results for the six months ended September 30, 2019 have been reviewed by Audit Committee on October 21, 2019 and approved by Board of directors on October 21, 2019 and the statutory auditors of the Company have conducted a "Limited Review" of the above standalone unaudited financial results for the six months ended September 30, 2019, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 read with CIR/IMD/DFI/69/2016 dated August 10, 2016 (the "Regulation").
- During the current year, the Wadhawan Global Capital Ltd and Dewan Housing Finance Corporation Limited, along with promoter shareholders and International Finance Corporation (collectively "sellers") transferred their entire shareholding to BCP Topco VII Pte. Ltd., which is held through intermediary companies by private equity funds managed by wholly owned subsidiaries of The Blackstone Group L.P. (collectively "Blackstone"). The Company has also made preferential allotment of 88,10,088 equity shares of face value Rs 10/- each for consideration of Rs. 80,000 Lakh to Blackstone on June 11, 2019. As on 30th September 2019, shareholding of Blackstone stood at 98.39% in the Company.
- The Company operates only in one Operating Segment i.e Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable Segment as per Indian Accounting Standard 108 "Operating Segments".
- The Company has made disbursement during the six months ended September 30, 2019 amounting to Rs. 1,56,737 Lakhs.
- Information as required by Regulation 52(4) of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 and balance sheet is available on Company's website <https://aadharhousing.com>.
- The recently promulgated Taxation Laws (Amendment) Ordinance 2019 has inserted section 115BAA in the Income Tax Act, 1961 providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. Consequently, the opening deferred tax Liability (net) has been measured at the lower rate with a one-time corresponding charge of Rs 825 lakh to the Statement of Profit and Loss.
- Previous period / year figures have been restated / regrouped / re-classified wherever necessary in line with the financial results for the six months ended September 30, 2019.

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

Place : Mumbai
Date: 21st October, 2019

Deo Shankar Tripathi
Managing Director & CEO
DIN 07153794

Aadhar Housing Finance Ltd. (formerly known as DHFL Vysya Housing Finance Ltd.), CIN: U66010KA1990PLC011409, Registered Office: No. 3, JVT Towers, 8th 'A' Main Road, Sampangiramanagar, Near Hudson Circle, Bengaluru-560 027 | Corporate Office: 201, Raheja Point-1, Nr. SVC Bank, Nehru Road, Vakola, Santacruz (E), Mumbai- 400 055 | Tel. No.: 022 39509900/61213400 | Fax: 022 39509934 | Customer Care Toll Free: 1800 3004 2020 | E-mail: customercare@aadharhousing.com | Website: www.aadharhousing.com

AADHAR HOUSING FINANCE LTD.