



MAGMA HOUSING FINANCE

Annexure I to Listing Agreement for Debt Securities

Format for submitting the half yearly financial results
by companies other than banks and NBFCs
(Rs. lakh)

Particulars	6 months Ended (31/03/2015)	Corresponding 6 months ended in the previous year(31/03/2014)	Year to Date figures for current Period ended (31/03/2015)	Previous accounting year ended (31/03/2014)
	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*	Audited/ Unaudited*
1 (a) Net Sales/Income from Operations	10,836.73	6,655.68	19,070.21	11,998.14
(b) Other Operating Income	-	-	-	-
2 Expenditure				
(a) Increase/decrease in stock in trade and work in progress	-	-	-	-
(b) Consumption of raw materials	-	-	-	-
(c) Purchase of traded goods	-	-	-	-
(d) Employees cost	1,490.81	1,007.87	2,994.53	1,488.05
(e) Depreciation	4.74	0.19	5.00	0.31
(f) Provision for non-performing assets and bad debts written-off	314.90	215.32	567.14	467.42
(g) Other expenditure	1,354.39	994.93	2,219.17	2,160.16
(g). Total	3,164.84	2,218.31	5,785.84	4,115.94
(Any item exceeding 10% of the total expenditure to be shown separately)				
3 Profit from Operations before Other Income, Interest and Exceptional Items (1-2)	7,671.89	4,437.37	13,284.37	7,882.20
4 Other Income	59.59	102.32	136.22	164.96
5 Profit before Interest & Exceptional Items (3+4)	7,731.48	4,539.69	13,420.59	8,047.16
6 Interest	6,655.80	4,051.35	11,776.65	7,601.27
7 Exceptional items				
8 Profit (+)/ Loss (-) from Ordinary Activities before tax (5-6-7)	1,075.68	488.34	1,643.94	445.89
9 Tax expense	390.49	196.79	583.64	182.36
10 Net Profit (+)/ Loss (-) from Ordinary Activities after tax (8-9)	685.19	291.55	1,060.30	263.53
11 Extraordinary Items (net of tax expense Rs)	-	-	-	-
12 Net Profit(+)/ Loss(-) for the period (10-11)	685.19	291.55	1,060.30	263.53
13 Paid-up equity share capital (Face Value of the Share shall be indicated)	14,810.25	14,810.25	14,810.25	14,810.25
14 Paid up Debt Capital	-	-	-	-
15 Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year			7,037.08	5,976.78
16 Debenture Redemption Reserve	-	-	-	-
17 Earnings Per Share (EPS)	0.47	0.19	0.72	0.18
18 Debt Equity Ratio			6.54	4.34
19 Debt Service Coverage Ratio			0.34	0.40
20 Interest Service Coverage Ratio			1.14	1.06

Note: Suggested definition for Coverage Ratios: ISCR = Earnings before Interest and Tax / Interest Expense. DSCR = Earnings before Interest and Tax / (Interest + Principal Repayment). Formula used for actual computation of the ratios shall be disclosed in the footnotes.

For Magma Housing Finance
(A Public Company with Unlimited Liability)

Sachin Khandewal
Managing Director

Date: 4th May, 2015

Magma Housing Finance (A Public Company with Unlimited Liability)

(Formerly, GE Money Housing Finance)

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