

**Au HOUSING FINANCE LIMITED**  
(CIN: U65922RJ2011PLC034297)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)  
Phone No. : +91-141-4110060, Fax: +91- 141-6618861, Website : www.auhfin.in

Unaudited Financial Results for the half year ended September 30, 2015

Particulars	(Rs. In lakhs)		
	Half year ended		Year ended
	September 30, 2015	September 30, 2014	March 31, 2015
	Unaudited	Unaudited	Audited
1. Interest earned & other operating income (a)+(b)+(c)+(d)	8,129.92	4,437.71	10,640.26
(a) Interest on loans/advances (Including income from off balance sheet loans & advances)	7,432.65	4,077.95	9,525.62
(b) Income on investments	1.25	0.72	1.20
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	696.02	359.04	1,113.44
2. Other Income	-	-	-
3. Total Income (1+2)	8129.92	4437.71	10640.26
4. Interest & Other financial expenses	4099.99	2360.85	5,274.24
5. Operating Expenses (i)+(ii)	1726.35	904.56	2235.93
(i) Employees cost	1373.35	705.11	1,745.48
(ii) Other operating expenses	353.00	199.45	490.45
6. Total Expenditure (4+5) excluding provisions and contingencies	5826.34	3265.41	7,510.17
7. Operating Profit before Provisions and Contingencies (3-6)	2303.58	1172.30	3,130.09
8. Provisions (other than tax) and Contingencies	248.53	90.61	234.59
9. Prior period item	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2055.05	1081.69	2,895.50
11. Tax expense	710.78	334.83	987.42
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,344.27	746.86	1,908.08
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,344.27	746.86	1,908.08
15. Paid-up equity share capital (Face Value of Rs. 10/- each)	3,491.67	2,991.67	3,291.67
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)			6,852.44
17. Analytical Ratios			
(i) Capital Adequacy Ratio	25.99%	28.73%	26.72%
(ii) Earnings Per Share (EPS) (not annualised)			
--Basic	4.08	2.50	6.31
--Diluted	4.08	2.50	6.31
18. NPA Ratios			
a) Amount of Gross NPA	818.43	345.13	432.77
Amount of Net NPA	658.38	289.05	353.06
b) % of Gross NPA	0.76%	0.65%	0.51%
% of Net NPA	0.61%	0.55%	0.42%
c) Return on Assets (Annualised)	2.79%	3.20%	3.06%

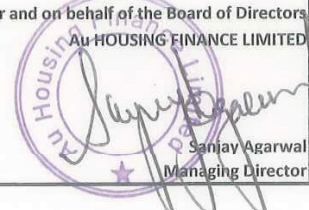
**Notes:**

- The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on October 27, 2015.
- The above results, for the period ended September 30, 2015 have been reviewed by the Statutory Auditors of the Company.
- The Company operates in a single reportable segment i.e. lending to borrowers, which have similar risks and returns for the purpose of AS 17 on 'Segment Reporting' specified under section 133 of the Companies Act 2013, read with rule 7 of the Companies (Accounts) Rules, 2014. The Company operates in a single geographical segment i.e. domestic.
- The NPA ratios reported above are including the off-balance sheet loans and advances. The Gross NPA and Net NPA ratios excluding the off-balance sheet loans and advances as at September 30, 2015 are 0.80% and 0.65% respectively
- Return on assets is expressed as a percentage of loans and advances under financing activity (including off-balance sheet loans and advances).
- Previous year / half year figures have been regrouped where necessary to conform to half year presentation.

Jaipur  
October 27, 2015



For and on behalf of the Board of Directors  
Au HOUSING FINANCE LIMITED



**Limited Review Report****Review Report to  
The Board of Directors  
Au Housing Finance Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Au Housing Finance Limited ('the Company') for the period April 1, 2015 to September 30, 2015 ('the Statement'). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting", specified under section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with Housing Finance Companies (NHB) Directions, 2010 issued by the National Housing Bank in respect of income recognition, asset classification, provisioning and other related matters.

**For S.R. BATLIBOI & ASSOCIATES LLP**  
Chartered Accountants  
ICAI Firm registration number: 101049W



per **Amit Kabra**  
Partner  
Membership No.: 94533

Mumbai  
October 27, 2015