



**Ref. No. AUHFL/SEC/2016-17/258**

**Date: 07/11/2016**

To,  
**The Secretary**  
**The Bombay Stock Exchange Limited**  
Listing Department, 1st Floor,  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

**Sub: Submission of Unaudited Standalone Half Yearly Financial Results for the half year ended September 30, 2016**

Dear Sirs,

Pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith, Unaudited Standalone Half yearly Financial Results of Au HOUSING FINANCE LIMITED ("the company") accompanied by the Limited Review Report of the company duly issued by M/s S. R. BATLIBOI & Associates LLP, Chartered Accountants (Firm Registration No: 101049W), Statutory Auditors of the Company for the half year ended on September 30, 2016 including the information as required under regulation 52(4) of SEBI (LODR) Regulations, 2015, duly noted by IDBI Trusteeship Services Ltd acting as a debenture trustee.

The Financial results as stated above were approved by the Board of Directors at their meeting held on October 26, 2016.

You are requested to take the above on records.

Thanks & Regards

**FOR AU HOUSING FINANCE LIMITED**

  
**SHARAD PATHAK**  
**COMPANY SECRETARY**

CIN No.: U65922RJ2011PLC034297

**Au HOUSING FINANCE LIMITED**

Regd. & Corp. Off : 201- 202, 2nd Floor, South End Square,

# **S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

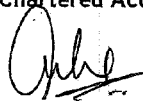
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29 Senapati Bapat Marg  
Dadar (West)  
Mumbai-400 028, India  
Tel : +91 22 6192 0000  
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## **Limited Review Report**

### **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, 2016 to September 30, 2016 ('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 applicable accounting standards and other recognised accounting practices has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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  
ICAI Firm registration number: 101049W/E300004  
Chartered Accountants



per Amit Kabra  
Partner  
Membership No. 094533



Mumbai  
October 26, 2016

## Au HOUSING FINANCE LIMITED

(CIN: U65922RJ2011PLC034297)

Regd. Office: 201-202, 2nd Floor, Southend Square, Mansarovar Industrial Area, Jaipur-302020

Phone No. : +91-141-6618839, Fax No. : +91-141-6618861, Website : www.auhfin.in

Statement of Unaudited Financial Results for the Half Year ended September 30, 2016

(Figures in lakhs)

Particulars	Half Year ended		Year ended
	30.09.2016	30.09.2015	31.03.2016
	Unaudited	Unaudited	Audited
<b>1. Interest earned &amp; other operating income (a)+(b)+(c)+(d)</b>	<b>14,006.07</b>	<b>8,129.92</b>	<b>19,695.85</b>
(a) Interest on loans/advances	12,030.49	7,454.14	17,245.78
(b) Income on investments	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	1,975.58	675.78	2,450.07
<b>2. Other Income</b>	<b>11.17</b>	<b>-</b>	<b>1.96</b>
<b>3. Total Income (1+2)</b>	<b>14,017.24</b>	<b>8,129.92</b>	<b>19,697.81</b>
<b>4. Interest &amp; Other financial expenses</b>	<b>6,783.26</b>	<b>4,099.99</b>	<b>9,688.10</b>
<b>5. Operating Expenses (i)+(ii)</b>	<b>3,116.29</b>	<b>1,726.35</b>	<b>4,656.36</b>
(i) Employees cost	2,002.60	1,373.35	3,394.55
(ii) Other operating expenses	1,113.69	353.00	1,261.81
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>9,899.55</b>	<b>5,826.34</b>	<b>14,344.46</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>4,117.69</b>	<b>2,303.58</b>	<b>5,353.35</b>
8. Provisions (other than tax) and Contingencies	441.95	248.53	467.68
9. Exceptional Items	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>3,675.74</b>	<b>2,055.05</b>	<b>4,885.67</b>
11. Tax expense	1,272.49	710.78	1,679.27
<b>12. Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>2,403.25</b>	<b>1,344.27</b>	<b>3,206.40</b>
13. Extraordinary Items (net of tax expense)	-	-	-
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>2,403.25</b>	<b>1,344.27</b>	<b>3,206.40</b>
15. Paid-up equity share capital (Face Value of Rs. 10/- each)	5,343.88	3,491.67	3,838.33
16. Reserves excluding Revaluation Reserves	-	-	16,471.95
<b>17. Analytical Ratios</b>			
(i) Capital Adequacy Ratio	48.88%	25.99%	30.27%
(ii) Earnings Per Share (EPS)*			
--Basic	4.90	3.51	7.96
--Diluted	4.90	3.51	7.96
<b>18. NPA Ratios</b>			
a) Amount of Gross NPA	1,829.27	818.43	804.23
Amount of Net NPA	1,438.28	658.38	617.15
b) % of Gross NPA	0.90%	0.76%	0.48%
% of Net NPA	0.71%	0.61%	0.37%
c) Return on Assets (ROA) *	1.29%	1.40%	2.54%

\* EPS and ROA for the half year ended September 30, 2016 and September 30, 2015 are not annualised.

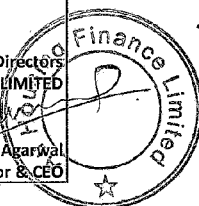
**Notes:**

1. The above results for the half year ended September 30, 2016 have been reviewed by the Statutory Auditors of the Company and have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 26, 2016, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The Company has elected to apply the format applicable to banks and non-banking financial companies, for submission of the financial results, issued by SEBI vide circular no. CIR/IMD/DF1/9 /2015 dated November 27, 2015.
3. The Company operates in a single reportable segment i.e. lending to members, 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.
4. The total outstanding (denominator) considered for the NPA ratios reported above is including the off-balance sheet loans and advances. The Gross NPA and Net NPA ratios excluding the off-balance sheet loans and advances from the total outstanding as at September 30, 2016 are 1.04% and 0.82% respectively.
5. Return on assets is expressed as a percentage of loans and advances under financing activity (including off-balance sheet loans and advances).
6. The figures for the previous periods have been regrouped / rearranged wherever necessary to conform to the current period presentation.



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

*Sushil Kumar Agarwal*  
Sushil Kumar Agarwal  
Whole Time Director & CEO



Place: Mumbai  
Date: October 26, 2016

(u)

Ref. No. AUHFL/SEC/2016-17/259



Date: 07/11/2016

To,  
The Secretary  
The Bombay Stock Exchange Limited  
Listing Department, 1st Floor,  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai- 400001

Sub: Information required under Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sirs,

We refer to the provision of Regulation 52(4) read with Regulation 52(5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. In respect to same, please find enclosed information/Documents that are required under provisions of said Regulations for the half year ended September 30, 2016 :

**(a) Credit Rating**

India Rating& Research	ICRA Rating
"IND A+" with Stable Outlook	"ICRA A" with Stable Outlook

Sr. No	Particulars	30 <sup>th</sup> Sep, 2016
	Debt Equity Ratio	3.19
	Net Worth (In Crs)	430.30
	Net Profit after tax (In Crs)	24.03
	Earning Per Share	4.9

**a) Details of previous due dates falling during the half year ended on Sep 30, 2016 for payment of interest/Repayment of principle of Non-Convertible Debt securities:**

Security Description	ISIN	previous due dates for payment of Interest	Status of Payment
10.80% Secured Non-Convertible Debentures	INE216P07050	09.05.2016	Paid (Interest)
10.80% Secured Non-Convertible Debentures	INE216P07068	26.05. 2016	Paid (Interest)
10.70% Secured Non-Convertible Debentures	INE216P07076	15.07. 2016	Paid (Interest)
10.70% Secured Non-Convertible Debentures	INE216P07084	15.07. 2016	Paid (Interest)
10.70% Secured Non-Convertible Debentures	INE216P07092	31.07. 2016	Paid (Interest)
Zero Coupon Secured Non-Convertible Debentures	INE216P07019	Early Redemption	Paid (Principle+ Accrued Interest)
11.57% Secured Non-Convertible Debentures	INE216P07027	Early Redemption	Paid (Principle+ Accrued Interest)
11.20% Secured Non-Convertible Debentures	INE216P07043	Early Redemption	Paid (Principle+ Accrued Interest)
11.20% Secured Non-Convertible Debentures	INE216P07035	Early Redemption	Paid (Principle+ Accrued Interest)

CIN No.: U65922RJ2011PLC034297

**AU HOUSING FINANCE LIMITED**

Regd. & Corp. Off : 201- 202, 2nd Floor, South End Square,





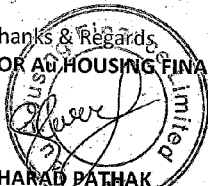
b) Details of Next due dates falling during the half year ended on March, 31 2017 for payment of interest/Repayment of principle of Non-Convertible Debt securities:

Security Description	ISIN	Next due dates for payment of Interest/Redemption	Nature of payment
10.30% Secured Non-Convertible Debentures	INE216P07100	20.03. 2017	Interest

Note: HFC's registered with NHB are not required to create DRR in the case of privately Placed debentures and company has not issued any preference shares.

You are requested to take the above on records.

Thanks & Regards,  
FOR AU HOUSING FINANCE LIMITED



SHARAD PATHAK  
COMPANY SECRETARY

CIN No.: U65922RJ2011PLC034297

AU HOUSING FINANCE LIMITED

Regd. & Corp. Off : 201- 202, 2nd Floor, South End Square,

**IDBI Trusteeship Services Ltd**

CIN : U65991MH2001GOI131154



Ref. No./ITSL/OPR/16-17  
November 7, 2016

To,

The Company Secretary  
AU Housing Finance Limited  
201-202, 2<sup>nd</sup> Floor, Southend Square,  
Mansarovar Industrial Area, Jaipur- 302020

**Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & disclosure Requirements) Regulations, 2015, for Debentures Issue by AU Housing Finance Limited, for the unaudited financial statements for the half year ended 30th September, 2016.**

Dear Sir/Madam,

We are acting as Debenture Trustee for the Non-Convertible Debentures issued by **AU Housing Finance Limited** ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company under Regulation 52(4).

Thanking you.

Yours faithfully,

**IDBI Trusteeship Services Limited**

*Shruti Garg*  
Authorized Signatory

