

Kailash Chand Agrawal & Co.

Chartered Accountants

Address:-
1751, Jindal Bhawan,
KhajaneWalonKa Rasta,
Jaipur-302001
Mobile NO.:- 99283-70766

Address:-
C/o Shri Raj Kumar Agrawal
Agrawal Bhavan,
Opp. S.B.B.J. Bank, Jai Shiv Chowk,
Makrana Dist. Nagour (Raj)

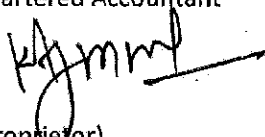
To,
Mr. Sameer Trikha
IDBI Trusteeship Services Limited
J-1 Virjanand Marg, Vikas Puri,
New Delhi – 110 018, INDIA

CA Certificate

Pursuant to Clause 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we hereby certify that the requisite information with the Exchange for the half year ended as at 30th September, 2016 are below:

- Additional Disclosures required under Regulation 52(4) of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015
- Details of previous due date falling during the half year ended on Sep, 30 2016 for payment of interest/ Repayment of principle of Non-Convertible Debt securities.
- Details of Next due date falling during the year ended on March, 31 2017 for payment of interest/ Repayment of principle of Non-Convertible Debt securities.

For M/s Kailash Chand Agarwal & Company
Chartered Accountant



(Proprietor)
Membership No. 075424
Place: Jaipur
Date: 12th November, 2016



Kailash Chand Agrawal & Co.

Chartered Accountants

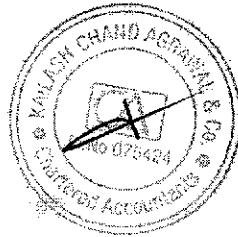
Address:-
1751, Jindal Bhawan,
KhajaneWalonKa Rasta,
Jaipur-302001
Mobile NO.:- 99283-70766

Address:-
C/o Shri Raj Kumar Agrawal
Agrawal Bhavan,
Opp. S.B.B.J. Bank, Jai Shiv Chowk,
Makrana Dist. Nagour (Raj)

Additional Disclosures required under Regulation 52(4) of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015

S. No	Credit Rating Agency	Instruments	Upgraded/Assigned Ratings as on 30th Sep, 2016
1	BrickWork	Long-Term Rating	BWR AA /Stable (upgraded from BWR AA- /Stable)
2	INDIA RATINGS & RESEARCH	Long-Term Rating	IND A+/Stable
		Short-Term Debt (Including Commercial Paper)	IND A1+
3	ICRA	Long-Term Rating	ICRA A+/Stable
		Short Term Debt	ICRA A1+

Clause	Particulars	31 st March, 2016 Audited	30th Sep, 2016 Audited
c)	Debt Equity Ratio	4.83	2.83
j)	Net Worth (In Crs)	991.08	1678.00
k)	Net Profit after tax (In Crs)	211.62	661.14
l)	Earning Per Share		
	Basic	48.01	149.31
	Diluted	47.70	147.30



Kailash Chand Agrawal & Co.

Chartered Accountants

Address:-

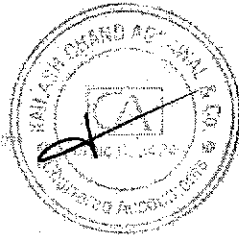
Address:-
1751, Jindal Bhawan,
KhajaneWalonKa Rasta,
Jaipur-302001
Mobile NO.:- 99283-70766

C/o Shri Raj Kumar Agrawal
Agrawal Bhavan,
Opp. S.B.B.J. Bank, Jal Shiv Chowk,
Makrana Dist. Nagour (Raj)

Clause d) Details of previous due date falling during the half year ended on Sep, 30 2016 for payment of interest/ Repayment of principle of Non-Convertible Debt securities

S. NO.	ISIN No.	previous due date for payment of interest	Interest/redemption Amount Paid
1	INE949L07063	4-Apr-16	Interest Paid
2	INE949L07139	22-Apr-16	Interest Paid
3	INE949L07121	22-Apr-16	Interest Paid
4	INE949L07295	30-Apr-16	Interest Paid
5	INE949L07311	9-May-16	Interest Paid
6	INE949L07303	9-May-16	Interest Paid
7	INE949L07253	28-May-16	Interest Paid
8	INE949L08095	5-May-16	Interest Paid
9	INE949L07071	4-Jul-16	Interest Paid
10	INE949L07089	4-Jul-16	Interest Paid
11	INE949L07097	4-Jul-16	Interest Paid
12	INE949L07147	22-Jul-16	Interest Paid
13	INE949L07154	22-Jul-16	Interest Paid
14	INE949L07162	22-Jul-16	Interest Paid
15	INE949L07170	22-Jul-16	Interest Paid
16	INE949L07188	22-Jul-16	Interest Paid
17	INE949L07196	22-Jul-16	Interest Paid
18	INE949L07329	21-Sep-16	Interest Paid
19	INE949L07337	26-Sep-16	Interest Paid
20	INE949L07345	11-Aug-16	Interest Paid
21	INE949L07352	19-Aug-16	Interest Paid
22	INE949L07360	25-Aug-16	Interest Paid

S. NO.	ISIN No.	previous due date for payment of interest	Interest/redemption Amount Paid
23	INE949L07378	25-Aug-16	Interest Paid
24	INE949L07386	9-Sep-16	Interest Paid
25	INE949L07394	30-Sep-16	Interest Paid
26	INE949L07402	30-Sep-16	Interest Paid
27	INE949L08012	30-Sep-16	Interest Paid
28	INE949L08020	30-Sep-16	Interest Paid
29	INE949L08038	20-Jul-16	Interest Paid
30	INE949L08046	27-Jul-16	Interest Paid
31	INE949L08087	26-Sep-16	Interest Paid
32	INE949L08111	3-Sep-16	Interest Paid
33	INE949L08129	30-Sep-16	Interest Paid
34	INE949L08145	30-Sep-16	Interest Paid
35	INE949L07246	28-Apr-16	Redeemed
36	INE949L07055	4-May-16	Redeemed
37	INE949L07220	9-May-16	Redeemed
38	INE949L07121	24-May-16	Redeemed
39	INE949L07212	27-Jun-16	Redeemed
40	INE949L07063	4-Jul-16	Redeemed
41	INE949L07139	22-Jul-16	Redeemed
42	INE949L07071	3-Sep-16	Redeemed
43	INE949L07147	24-Sep-16	Redeemed



Kailash Chand Agrawal & Co.

Chartered Accountants

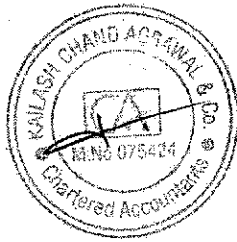
Address:-
1751, Jindal Bhawan,
ChajaneWalonKa Rasta,
Jaipur-302001
Mobile NO.:- 99283-70766

Address:-
C/o Shri Raj Kumar Agrawal
Agrawal Bhavan,
Opp. S.B.B.J. Bank, Jai Shiv Chowk,
Makrana Dist. Nagour (Raj)

Clause e) Details of Next due date falling during the year ended on March, 31 2017 for payment of interest/ Repayment of principle of Non-Convertible Debt securities

S. NO	ISIN No.	Next due dates for payment of Interest/Redemption	Nature of Payment
1	INE949L07089	4-Oct-16	Interest
2	INE949L07097	4-Oct-16	Interest
3	INE949L07154	24-Oct-16	Interest
4	INE949L07162	24-Oct-16	Interest
5	INE949L07170	24-Oct-16	Interest
6	INE949L07188	24-Oct-16	Interest
7	INE949L07196	24-Oct-16	Interest
8	INE949L08087	24-Dec-16	Interest
9	INE949L08137	19-Nov-16	Interest
10	INE949L07253	28-Nov-16	Interest
11	INE949L07329	21-Oct-16	Interest
12	INE949L08012	31-Dec-16	Interest
13	INE949L08020	31-Dec-16	Interest
14	INE949L08061	30-Jan-17	Interest

S. NO	ISIN No.	Next due dates for payment of Interest/Redemption	Nature of Payment
15	INE949L07204	6-Mar-17	Interest
16	INE949L07337	26-Oct-16	Interest
17	INE949L08152	4-Nov-16	Interest
18	INE949L08160	19-Nov-16	Interest
19	INE949L08079	18-Mar-17	Interest
20	INE949L08129	31-Dec-16	Interest
21	INE949L07394	31-Oct-16	Interest
22	INE949L07402	31-Oct-16	Interest
23	INE949L07089	4-Nov-16	to be redeemed
24	INE949L07097	4-Jan-17	to be redeemed
25	INE949L07154	24-Nov-16	to be redeemed
26	INE949L07162	24-Jan-17	to be redeemed
27	INE949L07170	24-Mar-17	to be redeemed
28	INE949L07287	23-Dec-16	to be redeemed



Ref No.: AuFIN/SEC/2016-17/431

Date: 14th November, 2016

To,
Department of corporate services
Bombay Stock Exchange Limited
Listing Department, 1st Floor,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai- 400001

To,
The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot# C/1,
G Block, Bandra Kurla Complex,
Bandra (E), Mumbai- 400051

Dear Sir/Madam,

Sub: Audited Standalone Financial Results for the Half Year ended 30th September, 2016.

Pursuant to regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we hereby inform the Exchange that the Board of Directors of the Company at its meeting held on 11th November, 2016, inter alia approved the Audited Financial results of the Company for the Half Year ended 30th September, 2016. Accordingly, please find enclosed herewith the following:

1. Audited Financial Results for the half year ended 30th Sep., 2016;
2. Auditors Report on Audited Half Financial results as on 30th Sep., 2016;
3. Extract of Newspaper publication dated 13th Nov, 2016 in Financial Express; and
4. CA Certificate for the half year ended 30th Sep., 2016.

Further, pursuant to regulation 52 of Listing Regulations, read along with SEBI Circular dated 25th May, 2016, wherein the existing requirement of Submission of Form A/Form B has been dispensed with. In regard to the same company hereby confirm and declare that Auditors Report does not contain any modified opinion as on 30th September, 2016.

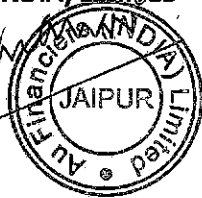
Kindly take the same on record and acknowledge the receipt.

Thanking You,

Yours Faithfully,
For Au FINANCIERS (INDIA) LIMITED

Manmohan Parnami
Company Secretary

Encl: as above



Registered office

Au FINANCIERS (INDIA) LIMITED

19-A, Dhuleshwar Garden, Ajmer Road,

JAIPUR-302001, RAJASTHAN, INDIA

Helpline : + 91 141 3910000

Fax : +91 141 4110090

CIN No. : U36911RJ1996PLC011381

Au FINANCIERS (INDIA) LIMITED

B-11E, Behind CEG Apartment,

Near Tata Showroom,

Industrial Area, Malviya Nagar,

JAIPUR - 302017 (RAJASTHAN)

Ph.: +91 141 6610800, 6610801

Independent Auditors' Report On Standalone Financial Results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of Au Financiers (India) Limited

1. We have audited the accompanying statement of financial results of Au Financiers (India) Limited ('the Company'), for the half year ended September 30, 2016 ('the Statement') being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/IMD/DF1/9/2015 dated November 27, 2015. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the related interim financial statements, which are prepared in accordance with the 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, the Companies (Accounting Standards) Amendment Rules, 2016 and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit.
2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the Statement is free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation and presentation of the Statement in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the Statement. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

3. In our opinion and to the best of our information and according to the explanations given to us these half yearly financial results:
 - i. are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/IMD/DF1/9/2015 dated November 27, 2015 in this regard;
 - ii. give a true and fair view of the net profit and other financial information for the half year ended September 30, 2016; and
 - iii. have been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India 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



Jaipur
November 11, 2016

AU Financiers (India) Limited
 [CIN: U36911RJ1996PLC011381]
 Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)
 Phone No. : +91-141-4110060, Fax No : +91-141-4110080 Website : www.aufin.in
 Statement of Audited Financials Results for the half year ended September 30, 2016

(Rs. In Crores)

Particulars	Half year ended		Year ended
	September 30, 2016	September 30, 2015	March 31, 2016
	Audited	Unaudited	Audited
1. Interest earned & other operating income (a)+(b)+(c)+(d)	657.02	434.74	1,010.46
(a) Interest on loans/advances (including off-balance sheet loans & advances and PTC)	653.08	429.25	1,000.50
(b) Income on investments	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	3.94	5.49	9.96
2. Other income	1.86	0.95	5.02
3. Total income (1+2)	658.88	435.69	1,015.48
4. Interest & other financial expenses	252.57	170.57	395.25
5. Operating expenses (i)+(ii)	152.56	104.41	257.74
(i) Employees cost	74.81	68.42	157.73
(ii) Other operating expenses	77.75	35.99	100.01
6. Total expenditure (4+5) excluding provisions and contingencies	405.13	274.98	652.99
7. Operating profit before provisions and contingencies (3-6)	253.75	160.71	362.49
8. Provisions (other than tax) and contingencies	26.43	35.76	39.84
9. Exceptional items (refer note no. 5)	670.30	-	-
10. Profit (+) / loss (-) from ordinary activities before tax (7-8+9)	897.62	124.95	322.65
11. Tax expense	235.48	42.89	111.03
12. Net Profit(+)/ loss(-) from ordinary activities after tax (10-11)	661.14	82.06	211.62
13. Extraordinary items (net of tax expense)	-	-	-
14. Net profit (+) / loss (-) for the period (12-13)	661.14	82.06	211.62
15. Paid-up equity share capital (Face Value of Rs. 10 each)	45.73	44.08	44.08
16. Reserves excluding revaluation reserves	965.35	766.68	965.35
(as per balance sheet as at March 31, 2016 and March 31, 2015 for six month ended September 30, 2016 and September 30, 2015 respectively)			
17. Analytical ratios			
(i) Capital adequacy ratio	24.47%	18.46%	17.10%
(ii) Earnings Per Share (EPS)* (refer note no. 5)			
-- Basic (EPS)	149.31	18.62	48.01
-- Diluted (DPS)	147.30	18.58	47.70
18. NPA ratios			
a) Amount of gross NPA	154.10	117.69	74.14
Amount of net NPA	112.06	77.98	46.80
b) % of gross NPA	1.61%	1.76%	0.88%
% of net NPA	1.18%	1.17%	0.56%
c) Return on assets*	3.69%	2.63%	2.98%

* EPS, DPS and Return on assets for the half year ended September 30, 2016 and September 30, 2015 are not annualised.

1. The above results for the half year ended September 30, 2016 have been audited 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 November 11, 2016, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The Company operates in a single business 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.

3. 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 2.42% and 1.77% respectively.

4. Return on assets is expressed as a percentage of loans and advances under financing activity (including off-balance sheet loans and advances).

5. During the current half year, the Company sold its investment in subsidiary companies viz. Au Housing Finance Limited and Index Money Limited and an associate company viz. M Power Micro Finance Private Limited. The profit on sale of these investments (net of the expenses incurred in connection with such sale) of Rs. 670.30 crore (Rs. 516.80 crore, net of tax) has been disclosed as an exceptional item in the above results.

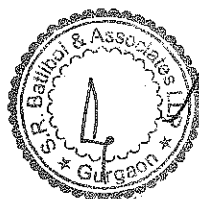
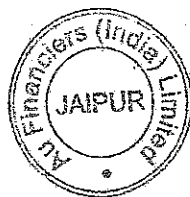
The profit after tax excluding the impact of such exceptional item is Rs. 144.34 crore (half year ended September 30, 2015: Rs. 82.06 crore) and the resultant basic and diluted earnings per share is Rs. 32.60 and Rs. 32.16, respectively.

6. During the current half year, the Company has revised the method of depreciation of fixed assets from 'written down value method' to 'straight line method' and has also reassessed the estimates of useful lives of certain classes of fixed assets in accordance with Schedule II to the Companies Act, 2013. As a result of these changes in the estimates, the depreciation for the period is lower by Rs. 1.89 crore.

7. With effect from April 1, 2016, the Company has revised its provisioning policy for loan portfolio, in line with the requirements of the Reserve Bank of India circular no. DNBR (PD) C.No.002/03.10.001/2014-15 dated November 10, 2014. As a result of such change, the profit for the current period is lower by Rs. 11.44 crore (including the effect of income reversal on non-performing assets).

8. Previous year / half year figures have been regrouped where necessary to conform to current year / half year presentation.

Place: Jaipur
Date: November 11, 2016



For and on behalf of the Board of Directors
Au Financiers India Limited

Sanjay Agarwal
Managing Director