

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- 141-4110090, Website : www.aufin.in
Unaudited Standalone financial results for the half year ended September 30, 2015

(Rs. In Crores)

Particulars	For the period ended		Accounting year ended
	September 30, 2015	September 30, 2014	March 31, 2015
	Unaudited	Unaudited	Audited
1. Interest earned & other operating income (a)+(b)+(c)+(d)	434.74	331.30	725.20
(a) Interest on loans/advances (Including off-balance sheet loans & advances and PTC)	429.25	322.41	709.19
(b) Income on investments	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	5.49	8.89	16.01
2. Other income	10.00	4.55	12.26
3. Total income (1+2)	444.74	335.85	737.46
4. Interest & other financial expenses	170.57	138.60	281.97
5. Operating expenses (i)+(ii)	104.41	66.76	155.38
(i) Employees cost	68.42	42.95	94.52
(ii) Other operating expenses	35.99	23.81	60.86
<i>(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)</i>			
6. Total expenditure (4+5) excluding provisions and contingencies	274.98	205.36	437.35
7. Operating profit before provisions and contingencies (3-6)	169.76	130.49	300.11
8. Provisions (other than tax) and contingencies	44.81	53.50	91.74
9. Prior period item	-	-	-
10. Profit (+)/ loss (-) from ordinary activities before tax (7-8-9)	124.95	76.99	208.37
11. Tax expense	42.89	25.26	68.14
12. Net Profit(+)/ loss(-) from ordinary activities after tax (10-11)	82.06	51.73	140.23
13. Extraordinary items (net of tax expense)	-	-	-
14. Net profit (+)/ loss (-) for the period (12-13)	82.06	51.73	140.23
15. Paid-up equity share capital (Face Value of Rs. 10 each)	44.08	43.79	44.08
16. Reserves excluding revaluation reserves (As per balance sheet of previous accounting year)			766.68
17. Analytical ratios			
(i) Capital adequacy ratio	18.46%	19.64%	18.54%
(ii) Earnings Per Share (EPS) (not annualised)			
--Basic	18.62	11.13	32.03
--Diluted	18.58	11.13	32.03
18. NPA ratios			
a) Amount of gross NPA	117.69	88.79	101.96
Amount of net NPA	77.98	31.28	25.68
b) % of gross NPA	1.76%	1.84%	1.76%
% of net NPA	1.17%	0.65%	0.44%
c) Return on assets (Annualised)	2.63%	2.19%	2.70%

1. 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 28, 2015.

2. The above results, for the period ended September 30, 2015 have been reviewed by the Statutory Auditors of the Company.

3. 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.

4. 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 2.67% and 1.79% 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. With effect from April 1, 2015, the Company has adopted the accounting of overdue interest on 'realization' basis. As a result of such change in the recognition of overdue interest, the profit for the current period is lower by Rs.23.75 crore (net of the corresponding impact on NPA identification and provisioning).

7. With effect from April 1, 2015, 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) CC.No.002/03.10.001/2014-15 dated November 10, 2014 and revised its estimate of provisioning for loans over due for a period between 180 to 365 days. As a result of such change, the profit for the current period is lower by Rs.1.73 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 half year presentation.

Place: Jaipur
Date: October 28, 2015



For and on behalf of the Board of Directors
Au FINANCIERS (INDIA) LIMITED
JAIPUR
Sanjay Agarwal
Sanjay Agarwal
(Managing Director)

Limited Review Report

**Review Report to
The Board of Directors
Au Financiers (India) Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Au Financiers (India) 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 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 & CO. LLP
Chartered Accountants
ICAI Firm registration number: 301003E



per **Viren H. Mehta**
Partner
Membership No: 048749

Mumbai
October 28, 2015