

**AADHAR HOUSING FINANCE LIMITED**

Corporate Identification Number: U65922KA2010PLC096680

Regd. Office: No.3, 2nd Floor, JVT Towers, 8th 'A' Main Road, S.R.Nagar,Bengaluru-560027, Karnataka

Corporate Office : 201,Raheja Point,2nd Floor,Nr.Shamrao Vithal Bank,Nehru Road,Vakola Santacruz-(E),Mumbai-400055

Tel: +91 22 39509900 Fax: +91 22 39509934

Website :- www.aadharhousing.com Email ID :- customercare@aadharhousing.com

Unaudited Financial Results for the Half Year Ended 30th September, 2016

Sr. No.	Particulars	(₹In Lacs)		
		Unaudited		Audited
		Half Year Ended		Year Ended
		30.09.2016	30.09.2015	31.03.2016
1	Net Sales/Income from Operations	15,286.42	8,528.45	20,216.75
	Total Income from Operations	15,286.42	8,528.45	20,216.75
2	Expenditure			
	a) Finance Cost	9,304.98	5,870.16	12,522.19
	b) Employee Benefit Expenses	2,169.81	1,292.36	2,862.68
	c) Depreciation and Amortisation Expenses	102.14	71.66	155.84
	d) Other expenses	1,868.42	1,317.81	3,177.63
	Total Expenses	13,445.35	8,551.99	18,718.34
3	Profit/(Loss) from Operations before Other income and exceptional items (1-2)	1,841.07	(23.54)	1,498.41
4	Other Income	517.88	1,015.68	1,398.08
5	Profit/(Loss) from ordinary activities before exceptional items (3+4)	2,358.95	992.14	2,896.49
6	Exceptional Items	-	-	-
7	Profit/(Loss) from ordinary activities before tax (5-6)	2,358.95	992.14	2,896.49
8	Tax Expense	816.44	381.45	1,028.16
9	Net Profit/(Loss) from ordinary activities after tax (7-8)	1,542.51	610.69	1,868.33
10	Extraordinary items	-	-	-
11	Net Profit/(Loss) for the period (9-10)	1,542.51	610.69	1,868.33
12	Paid-up equity share Capital (Face value ₹10 per share)	10,000.00	10,000.00	10,000.00
13	Paid-up Debt Capital	209,567.02	110,160.28	163,273.41
14	Reserve excluding revaluation reserves as per Balance Sheet	-	-	3,374.69
15	Debenture Redemption Reserve	-	-	-
16	Earning per share (EPS) (in ₹)			
	(a) Basic and diluted EPS before Extraordinary items	3.08	1.20	1.87
	(b) Basic and diluted EPS after Extraordinary items	3.08	1.20	1.87
17	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	14.06	8.34	12.21
18	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.74	0.67	0.69
19	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.25	1.17	1.22
20	Net Worth	14618.34	11547.9	12013.24
21	Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document	NIL	NIL	NIL

Notes:

- The Company is engaged in the Housing Finance Business - Financial Services and all other activities are incidental to the main business activity, and has its operations within India. Accordingly there are no separate reportable segments as per Accounting Standard 17 (AS-17) "Segment Reporting".
- The figures for the Previous period/year have been regrouped, restated and reclassified, where necessary, to make them comparable.
- CARE has assigned CARE AA+ (SO) for Secured Non Convertible Debentures and CARE AA (SO) for Unsecured Non Convertible Debentures.

आधार
हाउसिंग फाइनेंस लि.



Aadhar
Housing Finance Ltd.

A DHFL Group Company

- 4 The Non-Convertible Debentures aggregating to ₹ 50,000 Lacs as at 30th September, 2016 are secured by way of pari-passu charge on specific immovable property, housing loans, other receivables and other current assets of the Company as applicable. The assets cover thereof exceeds hundred percent of the principal amount of the said debentures.
- 5 In terms of Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 the above results for the half year ended and year ended September 30, 2016 have been reviewed and recommended by the Audit Committee of Directors and subsequently approved by the Board of Directors at their respective meetings held on October 14, 2016.

- 6 The Board of Directors at their meeting held on 1st September, 2016 and Shareholders Meeting held on 16th September, 2016 have approved the scheme of Amalgamation of the Company with DHFL Vysya Housing Finance Limited with an appointed date of 1st April, 2016. The Company is in under process of filling the petition with the High court of Karnataka for taking necessary approvals.

- 7 Details of Secured Non Convertible Debentures are as follows:-

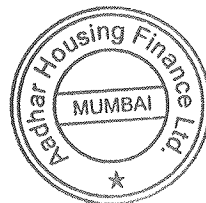
Sr. No.	Series No.	Previous Due Date		Next Due Date	
		(01ST April 2016 to 30th Sep 2016)		(01st Oct 2016 to 31st Mar2017)	
		Principal	Interest	Principal	Interest
1	Issue I	-	-	12, Dec,2016	12, Dec,2016
2	Issue II	-	-	-	09, Jan 2017
3	Issue III	-	-	-	09, Feb 2017
4	Issue IV	-	-	-	23, March 2017
5	Issue V	-	-	-	27, March 2017
6	Issue VI	-	03 June, 2016	-	-
7	Issue VII	-	07, Aug, 2016	-	-
8	Issue VIII	-	03, Sep, 2016	-	-
9	Issue IX	-	10, Sep 2016	-	-
10	Issue X	-	-	-	30, Oct 2016
11	Issue XI	-	-	-	04, Nov 2016
12	Issue XII	-	-	-	09, Nov 2016
13	Issue XIII	-	-	-	11, Dec 2016
14	Issue XIV	-	-	-	28, Dec 2016
15	Issue XV	-	-	-	06, Jan 2017
16	Issue XVI	-	-	-	07, Jan 2017
17	Issue XVII	-	-	-	19, Jan 2017
18	Issue XVIII	-	-	-	19, Jan 2017
19	Issue XIX	-	-	-	25, Jan 2017
20	Issue XX	-	-	-	29, Jan 2017
21	Issue XXI	-	-	-	01, March 2017
22	Issue XXII	-	-	-	03, March 2017
23	Issue XXIII	-	-	-	21, March 2017
24	Issue XXIV	-	-	-	22, March 2017
25	Issue XXV	-	-	-	29, March 2017
26	Issue XXVI	-	-	-	31, March 2017

All the interest due were paid on due dates.

Details of Unsecured Non Convertible Debentures are as follows:-

Sr. No.	Series No.	Previous Due Date		Next Due Date	
		(01ST April 2016 to 30th Sep 2016)		(01st Oct 2016 to 31st Mar2017)	
		Principal	Interest	Principal	Interest
1	Issue 0001 to 0005	Nil	Nil	Nil	Nil

For and behalf of the Board



[Signature]
Director

Place: Mumbai
Date: October 14, 2016

