

ADITYA BIRLA HOUSING FINANCE LIMITED
 Regd office: Indian Rayon Compound Veraval Junagadh Gujarat, 362266
 CIN: U65922GJ2009PLC083779
 website: www.adityabirlahomeloans.com

AUDITED FINANCIAL RESULTS FOR THE SIX MONTH ENDED SEPTEMBER 30, 2016

(Rs. in Lacs)

FINANCIAL RESULTS	Six months ended September 30		Year Ended March 31
	2016 (Audited)	2015 (Un-audited)	2016 (Audited)
(1) Interest Earned (a)+(b)	13,371.02	2,750.14	10,144.69
(a) Interest on Advances	12,658.76	2,249.95	8,940.85
(b) Others	712.26	500.19	1,203.84
(2) Other Income	-	0.70	0.70
(3) Total Income (1)+(2)	13,371.02	2,750.84	10,145.39
(4) Interest Expended	9,203.77	1,280.99	5,964.69
(5) Operating Expenses: (i)+(ii)+(iii)+(iv)+(v)	5,408.26	2,585.55	6,210.20
(i) Employees Cost	2,258.93	1,162.11	2,806.27
(ii) Brokerage & Commission	650.08	577.59	1,245.50
(iii) Legal & Professional Charges	313.28	168.03	465.55
(iv) Advertisement Charges	1,222.21	0.13	126.36
(v) Other Operating Expenses	963.76	677.70	1,566.52
(6) Total Expenditure:(4)+(5)	14,612.03	3,866.54	12,174.89
(7) Operating Loss before Provisions and Contingencies (3-6)	(1,241.01)	(1,115.70)	(2,029.50)
(8) Provisions (other than tax) and Contingencies	562.51	371.14	992.36
(9) Exceptional items	-	-	-
(10) Loss from Ordinary Activities before Tax (7-8-9)	(1,803.52)	(1,486.84)	(3,021.86)
(11) Tax Expenses (including Deferred Tax)	-	-	-
(12) Net Loss from Ordinary Activities after Tax (10-11)	(1,803.52)	(1,486.84)	(3,021.86)
(13) Extraordinary Items	-	-	-
(14) Net Loss for the period/year (12-13)	(1,803.52)	(1,486.84)	(3,021.86)
(15) Paid Up Equity Share Capital (Face Value of Rs.10 each)	33,305.00	15,000.00	23,925.00
(16) Reserve excluding Revaluation Reserve			(3,448.90)
(17) Analytical Ratio			
(i) Capital Adequacy Ratio (%)	17.58%	14.68%	12.38%
(ii) Earnings Per Share - Basic (Rs.) not annualised	(0.13)	(1.55)	(2.07)
Diluted (Rs.) not annualised	(0.13)	(1.55)	(2.07)
(18) Non -Performing Assets (NPA) Ratios			
(a) Amount of Gross Non-Performing Assets	853.17	-	329.90
(b) Amount of Net Non-Performing Assets	724.68	-	279.90
(c) Gross NPA (%)	0.30%	-	0.17%
(d) Net NPA (%)	0.25%	-	0.14%
(19) Return on Assets (not annualised) (%)	-0.76%	-3.67%	-3.65%

Notes :

- The above financial results have been reviewed by the Audit Committee and
- The Company operates in a single reportable segment that is housing finance which has similar risk and returns for the purpose of AS-17 on 'Segment Reporting' notified under Companies (Accounting Standard) Rules, 2006 (as amended). The Company operates in a single geographical segment i.e. domestic.
- During the six months ended 30 September 2016, 93,800,000 equity shares of Rs.10 each were subscribed at a premium of Rs. 9 each by M/s Aditya Birla Financial Services Limited, the holding company.
- The statement referred to in Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.adityabirlahomeloans.com.
- Previous year/period figures have been regrouped / rearranged wherever necessary to conform to the current year/period figures.

For and on behalf of the Board of Directors of
Aditya Birla Housing Finance Limited

Place: Mumbai
 Date: October 26, 2016

Ajay Srinivasan
 Director

Rakesh Singh
 Director

The statement referred to in Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

1 As provided for in the clause 54(1) of the SEBI (Listing Obligations and Disclosure Requirments) Regulations, 2015 and Listing Agreement entered into with the Stock Exchange the Company has asset cover of Rs. 21,715.36 lacs as on September 30, 2016 (March 31, 2016 Rs 2,506.13 Lacs). The details of security created on assets are as under :

- a) Immovable property at Ahmedabad
- b) Receivables arising from secured and unsecured loans given by the Company
- c) Such other assets which the Company may add from time to time.

2 Ratios: Debt Equity ratio : 6.68
Debt service coverage ratio : 0.13
Interest service coverage ratio : 0.80

3 Net Worth: Rs 36,494.59 Lacs (March 31, 2016 Rs 20,476.12 Lacs)

4 Credit Rating as on September 30, 2016 :

Instrument	Amount in Lacs	Rating Action
Bank Lines Programme	1,79,500	[ICRA]AA+(stable)/[ICRA]A1+ assigned
Non-Convertible Debenture Programme	50,000	[ICRA]AA+(stable)/ [India Ratings]AA+(stable)
Subordinated Debt Programme	10,000	[ICRA]AA+(stable)/ [India Ratings]AA+(stable)
Commercial Paper Programme	50,000	[ICRA]A1+ Outstanding

- 5 Since Company has issued NCDs on March 22, 2016 for the first time there is no repayment of principal amount for the period ended September 30, 2016.
- 6 Housing Finance Companies registered with National Housing Bank are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also any requirements to create Capital Redemption Reserve (CRR) is not currently applicable to the Company.
- 7 No complaint was received from debenture holders for the six period ended September 30, 2016 and no complaint was pending at the beginning and end of period.