

Date: 25th April, 2016

To,
BSE Limited,
P.J. Towers,
Dalal Street,
Mumbai – 400 001.

Dear Sirs,

Sub.: Half yearly communication for Debt Securities in respect of half year ending 31st March, 2016

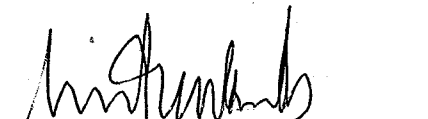
We wish to inform the following as per the clauses of Listing Agreement –

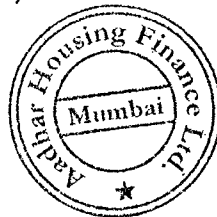
1. Credit Rating = CARE AA+ (SO)/ BWR AA + (SO) effective from 10th March, 2016/ 28th March, 2016
2. Asset cover available = 1.10 times
3. Debt – Equity Ratio = 16:33 as per audited financial results for the year ended March 31, 2016.
4. Previous due date for the payment of interest non-convertible debentures for the year ended march 31, 2016 and whether the same has been paid or not:- As per Annexure A
5. The next due date for the payment of interest non-convertible debentures is upto the period September 30, 2016:- As per Annexure B
6. Debt Service Coverage Ratio= 0.69
7. Interest Service Coverage Ratio= 1.22
8. Debenture Redemption Reserve:- Not Applicable
9. Net Worth= 12013.24 (Rs in Lacs)
10. Net Profit after Tax= 1257.65 (Rs in Lacs)
11. Earning per share= Rs. 1.26

This is for your information.

Thanking you,

Yours faithfully,
For Aadhar Housing Finance Limited,


Company Secretary



Annexure A

Details of redemption & payment of interest during half year ending 31.03.2016:

Series/ Tranche	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Issue I	Interest	11-12-2015	5,37,50,000	11-12-2015
Issue II	Interest	08-01-2016	3,28,00,000	08-01-2016
Issue III	Interest	09-02-2016	1,85,40,000	09-02-2016
Issue IV	Interest	23-03-2016	2,45,00,000	23-03-2016
Issue V	Interest	27-03-2016	1,96,00,000	28-03-2016

Annexure B

Details of redemption & interest due in the next half-year i.e. 01.04.2016 to 30.09.2016:

Series/ Tranche	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)
Issue VI	Interest	03-06-2016	1,96,00,000
Issue VII	Interest	07-08-2016	98,00,000
Issue VIII	Interest	03-09-2016	98,00,000
Issue IX	Interest	10-09-2016	97,00,000

Company does not expect default in payment of principal/ interest due in next half year.

Annexure C

Details of Debenture Redemption Reserve (If applicable):

Series/ Tranche	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)
NOT APPLICABLE			

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "Adar Housing Finance Ltd." around the perimeter, "Mumbai" in the center, and a small star symbol at the bottom.



GDA Trustee

Believe in yourself... Trust us!



GDA/Half Yearly/16-17/70

Date:25.04.2016

Company Name – Aadhar Housing Finance Limited

**Address - 201, Raheja Point-1, Near Shamrao Vitthal Bank
Nehru Road, Vakola,
Santacruz (E)
Mumbai – 400 055**

Sub: NOTING CERTIFICATE

We refer to your letter dated 25.04.2016 forwarding therewith Half Yearly Report for the half year ended 31.03.2016 to be submitted to the Stock Exchange and requesting us to issue Noting Certificate for the same as per regulation 52 (5) of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 (LODR)

As requested, we hereby certify that we have taken note of the contents submitted by you.

For GDA Trusteeship Ltd.

Authorised Signatory

GDA Trusteeship Ltd.

Mumbai Office : Office No. 83-87, 8th Floor, Mittal Tower, 'B' Wing, Nariman Point, Mumbai - 400 021. Tel: +91-22-48220555 • Fax: +91-22-48220505
Regd. Office : GDA House, Plot No. 86, Bhusari Colony (Right), Paud Road, Pune - 411 038. CIN No. U74999PN1997PLC110262
• Tel: +91-020-25280081 • Fax: +91-020-25280275 • Email: dt@gdatrustee.com Web: www.gdatrustee.com
Bengaluru Office : D II - 207, Shriram White House, Netaji Subhashchandra Bose Road, 15th Cross, 6th Main, R. T. Nagar, Hind Bank, Bengaluru - 560 032.
Delhi Office : B-22, Ansal Chambers - 1, 3, Bhikaji Kama Place, New Delhi - 110066.
Chennai Office : First Floor, No. 28, Ganapathy Colony, III Street, Teynampet, Chennai - 600 018.

AADHAR HOUSING FINANCE LIMITED

Corporate Identification Number: U65922MH2010PLC202721

Regd. Office: Warden House, 2nd Floor, Sir P.M. Road, Fort Mumbai-400001

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

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

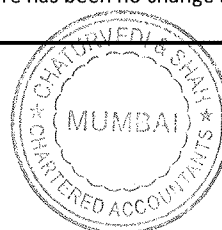
Website :- www.aadharhousing.com Email ID :- customercare@aadharhousing.com

Audited Financial Results for the Half Year Ended and Year Ended 31st March, 2016

Sr. No.	Particulars	₹(In Lacs)			
		Audited			
		Half Year Ended		Year Ended	
		31.03.2016	31.03.2015	31.03.2016	31.03.2015
1	Net Sales/Income from Operations	11,688.31	6,467.39	20,216.75	11,148.91
	Total Income from Operations	11,688.31	6,467.39	20,216.75	11,148.91
2	Expenditure				
	a) Finance Cost	6,652.04	4,125.29	12,522.19	6,931.09
	b) Employee Benefit Expenses	1,570.31	1,138.16	2,862.68	2,052.60
	c) Depreciation and Amortisation Expenses	84.18	64.96	155.84	132.04
	d) Other expenses	1,859.81	1,187.47	3,177.63	2,210.43
	Total Expenses	10,166.34	6,515.87	18,718.34	11,326.16
3	Profit/(Loss) from Operations before Other income and exceptional items (1-2)	1,521.96	(48.48)	1,498.41	(177.25)
4	Other Income	382.39	591.27	1,398.08	1,051.89
5	Profit/(Loss) from ordinary activities before exceptional items	1,904.36	542.80	2,896.49	874.64
6	Exceptional Items	-	-	-	-
7	Profit/(Loss) from ordinary activities before tax (5-6)	1,904.36	542.80	2,896.49	874.64
8	Tax Expense	646.71	182.62	1,028.16	295.41
9	Net Profit/(Loss) from ordinary activities after tax (7-8)	1,257.65	360.18	1,868.33	579.23
10	Extraordinary items				
11	Net Profit/(Loss) for the period (9-10)	1,257.65	360.18	1,868.33	579.23
12	Paid-up equity share Capital (Face value ₹10 per share)	10,000.00	10,000.00	10,000.00	10,000.00
13	Paid-up Debt Capital	163,273.41	100,579.63	163,273.41	100,579.63
14	Reserve excluding revaluation reserves as per Balance Sheet	3,374.69	1,512.51	3,374.69	1,512.51
15	Debenture Redemption Reserve	-	-	-	-
16	Earning per share (EPS) (in ₹)				
	(a) Basic and diluted EPS before Extraordinary items	1.26	0.36	1.87	0.58
	(b) Basic and diluted EPS after Extraordinary items				
17	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' Fund]	16.33	10.06	16.33	10.06
18	Debt Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / (Interest and Other Charges + Principal Repayment)]	0.69	0.37	0.69	0.37
19	Interest Service Coverage Ratio [Profit Before Tax + Interest and Other Charges / Interest and Other Charges]	1.22	1.13	1.22	1.13
20	Net Worth	12013.24	11072.39	12013.24	11072.39
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	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. The figures of last six months are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the first six month of the respective financial years.
- CARE has assigned CARE AA+ (SO) for Non Convertible Debentures and there has been no change in the rating during the Financial Year 2015-16.



- 4 The Non-Convertible Debentures of the Company as at 31st March, 2016 are secured by way of pari-passu charge on specific imovable property, housing loans, other receivables and other current assets of the Company as applicable. The assets cover thereof exceeds hundreded 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 March 31, 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 April 25, 2016.

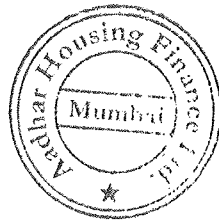
6 Details of Non Convertible Debentures are as follows:-


Sr. No.	Series No.	Previous Due Date		Next Due Date	
		(01ST Oct 2015 to 31st Mar 2016)		(01st Apr 2016 to 30th Sep 2016)	
		Principal	Interest	Principal	Interest
1	Issue I	-	11th Dec, 2015	-	-
2	Issue II	-	08th Jan, 2016	-	-
3	Issue III	-	09t Feb, 2016	-	-
4	Issue IV	-	23rd Mar, 2016	-	-
5	Issue V	-	27th Mar, 2016	-	-
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	-	-	-	-
11	Issue XI	-	-	-	-
12	Issue XII	-	-	-	-
13	Issue XIII	-	-	-	-
14	Issue XIV	-	-	-	-
15	Issue XV	-	-	-	-
16	Issue XVI	-	-	-	-
17	Issue XVII	-	-	-	-
18	Issue XVIII	-	-	-	-
19	Issue XIX	-	-	-	-
20	Issue XX	-	-	-	-
21	Issue XXI	-	-	-	-
22	Issue XXII	-	-	-	-
23	Issue XXIII	-	-	-	-
24	Issue XXIV	-	-	-	-
25	Issue XXV	-	-	-	-
26	Issue XXVI	-	-	-	-

All the interest due were paid on due dates.

For and behalf of the Board

Place: Mumbai
Date: April 25, 2016




Kapil Wadhawan
Director

