



MAGMA FINCORP LIMITED

Statement of Consolidated Audited Financial Results for the Quarter and Year Ended 31 March 2016

(₹ in lacs)

Particulars	Quarter Ended			Year Ended	
	31 March 2016	31 December 2015	31 March 2015	31 March 2016	31 March 2015
	(Unaudited) [#]	(Unaudited)	(Unaudited) [#]	(Audited)	(Audited)
1. Income from operations					
(a) Revenue from operations	63,110.01	62,263.44	62,458.67	247,777.34	235,477.93
(b) Operating result from general insurance business	190.73	(65.85)	(452.50)	(557.80)	(114.85)
Total income from operations (net)	63,300.74	62,197.59	62,006.17	247,219.54	235,363.08
2. Expenses					
(a) Employee benefits expense	6,942.87	8,028.19	10,324.98	31,721.70	36,181.99
(b) Depreciation and amortisation expense	897.07	1,070.13	1,205.25	3,948.43	3,456.94
(c) Contingent provision against standard assets	(60.00)	170.00	(40.00)	110.00	580.00
(d) Provision for non-performing assets and bad debts written-off	9,919.04	9,779.59	5,354.87	37,387.60	23,856.42
(e) Brokerage and commission	2,947.04	2,980.85	3,296.77	12,255.73	12,937.12
(f) Other expenses	3,618.04	4,118.05	4,152.09	15,467.83	15,942.94
Total expenses	24,264.06	26,146.81	24,293.96	100,891.29	92,955.41
3. Profit from operations before other income and finance costs (1-2)	39,036.68	36,050.78	37,712.21	146,328.25	142,407.67
4. Other income	915.93	718.71	718.54	3,413.54	3,234.88
5. Profit from ordinary activities before finance costs (3+4)	39,952.61	36,769.49	38,430.75	149,741.79	145,642.55
6. Finance costs	29,798.82	29,368.30	31,441.89	119,159.57	123,293.57
7. Profit from ordinary activities before tax (5-6)	10,153.79	7,401.19	6,988.86	30,582.22	22,348.98
8. Tax expense (includes deferred tax)	3,557.85	2,169.47	1,576.17	9,234.35	3,622.39
9. Net Profit from ordinary activities after tax (7-8)	6,595.94	5,231.72	5,412.69	21,347.87	18,726.59
10. Minority interest	65.84	9.01	187.85	210.16	659.85
11. Net Profit after taxes and minority interest (9-10)	6,530.10	5,222.71	5,224.84	21,137.71	18,066.74
12. Paid-up equity share capital (Face value of ₹ 2/- each)	4,736.57	4,735.62	3,808.52	4,736.57	3,808.52
13. Reserves and surplus				210,393.24	161,683.20
14. Earnings per share (not annualised)					
(a) Basic (in ₹)	2.75	2.17	2.60	8.89	8.88
(b) Diluted (in ₹)	2.74	2.16	2.58	8.86	8.84

See accompanying notes to the financial results

Balancing figures

Consolidated Segment Reporting for the Quarter and Year Ended 31 March 2016

(₹ in lacs)

Particulars	Quarter Ended			Year Ended	
	31 March 2016	31 December 2015	31 March 2015	31 March 2016	31 March 2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1. REVENUE *					
(a) Finance and mortgages	63,739.49	62,646.56	62,756.86	249,524.34	236,887.55
(b) General insurance	290.18	21.41	(286.47)	(232.24)	321.64
(c) Others	187.00	248.33	254.32	1,340.98	1,388.77
TOTAL REVENUE	64,216.67	62,916.30	62,724.71	250,633.08	238,597.96
2. RESULT - PROFIT BEFORE TAX					
(a) Finance and mortgages	9,927.26	7,456.00	7,333.05	30,680.16	21,921.99
(b) General insurance	290.11	21.41	(289.65)	(238.40)	318.46
(c) Others	(63.58)	(76.22)	(54.54)	140.46	108.53
TOTAL	10,153.79	7,401.19	6,988.86	30,582.22	22,348.98
3. CAPITAL EMPLOYED					
(a) Finance and mortgages	205,607.70	222,036.34	170,353.29	205,607.70	170,353.29
(b) General insurance	9,015.48	8,943.72	6,702.21	9,015.48	6,702.21
(c) Others	5,998.46	5,980.11	5,673.65	5,998.46	5,673.65
TOTAL	220,621.64	236,960.17	182,729.15	220,621.64	182,729.15

* Includes 'Other income'





MAGMA FINCORP LIMITED

Statement of Consolidated Audited Financial Results for the Quarter and Year Ended 31 March 2016

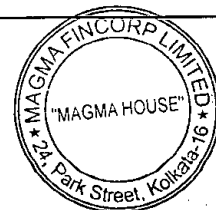
Consolidated Statement of Assets and Liabilities

Particulars	(₹ in lacs)	
	As at 31 March 2016	As at 31 March 2015
	(Audited)	(Audited)
A. EQUITY AND LIABILITIES		
1. Shareholders' funds		
(a) Share capital	6,036.77	17,064.48
(b) Reserves and surplus	210,391.46	161,681.86
(c) Fair value change account	1.78	1.34
Sub-total - shareholders' funds	216,430.01	178,747.68
2. Minority interest	4,191.63	3,981.47
3. Non-current liabilities		
(a) Long-term borrowings	331,316.17	356,862.11
(b) Deferred tax liabilities (net)	-	712.01
(c) Long-term provisions	34,919.22	23,259.94
Sub-total - non-current liabilities	366,235.39	380,834.06
4. Current liabilities		
(a) Short-term borrowings	700,455.58	632,954.69
(b) Trade payables	18,335.07	22,540.18
(c) Other current liabilities	233,608.43	256,724.70
(d) Short-term provisions	13,058.97	12,465.20
Sub-total - current liabilities	965,458.05	924,684.77
TOTAL - EQUITY AND LIABILITIES	1,552,315.08	1,488,247.98
B. ASSETS		
1. Non-current assets		
(a) Fixed assets	27,845.91	22,056.15
(b) Non-current investments	32,415.17	30,796.51
(c) Deferred tax assets (net)	3,880.15	-
(d) Long-term loans and advances	951,079.48	912,291.69
(e) Other non-current assets	13,491.84	13,613.35
Sub-total - non-current assets	1,028,712.55	978,757.70
2. Current assets		
(a) Current investments	7,552.62	10,581.74
(b) Trade receivables	705.33	754.87
(c) Cash and bank balances	40,838.46	62,683.06
(d) Short-term loans and advances	462,193.77	422,828.97
(e) Other current assets	12,312.35	12,641.64
Sub-total - current assets	523,602.53	509,490.28
TOTAL - ASSETS	1,552,315.08	1,488,247.98

Notes :

- The audited financial results have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same at its Meeting held on 12 May 2016.
- The Statutory Auditors have carried out audit of the consolidated annual financial results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and have issued an unqualified opinion thereon.
- In accordance with Regulation 33 of the Listing Regulations, the Company shall publish consolidated financial results. The standalone financial results of the Company is available on the Company's website www.magma.co.in or on the website of BSE (www.bseindia.com) or NSE (www.nseindia.com).
- The consolidated financial results have been prepared in accordance with the Accounting Standard 21 (Consolidated Financial Statements) and Accounting Standard 27 (Financial Reporting of Interests in Joint Ventures) and comprise of the financial results of Magma Fincorp Limited, its subsidiaries, Magma IITL Finance Limited ('MITL') and Magma Advisory Services Limited ('MASL'), its step down subsidiary, Magma Housing Finance (A Public Company with Unlimited Liability) ('MHF') (subsidiary of MASL) and Joint Venture Companies, Magma HDI General Insurance Company Limited ('MHDI') and Jaguar Advisory Services Private Limited ('JASPL').

The "Audited Financial Statements" of MHDI for the year ended 31 March 2016 have been approved on the basis of the actuarial valuation report of an external consultant as permitted by the Insurance Regulatory and Development Authority of India ('IRDAI') vide its letter bearing Ref No. 06/IRDA/ACTL/AA -NL/2016-17 dated 28 April 2016, as the position of the Company's Appointed Actuary is vacant. However, the same shall be subject to review by an independent actuary nominated by IRDAI.





MAGMA FINCORP LIMITED

Statement of Consolidated Audited Financial Results for the Quarter and Year Ended 31 March 2016

- 5] Figures for the quarter ended 31 March 2016 and 31 March 2015 are the balancing figures between audited figures in respect of full financial year and the published year to date unaudited figures upto the third quarter of the respective financial years.
- 6] During the year, the Board of Directors at their meeting held on 08 May 2015 allotted 4,62,96,297 equity shares at a price of ₹ 108/- each aggregating to ₹ 50,000 lacs, including a premium of ₹ 106/- per share to Zend Mauritius VC Investments, Ltd, Indium V (Mauritius) Holdings Limited, Leapfrog Financial Inclusion India Holdings Limited on preferential basis under Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended and Companies Act, 2013 read with relevant rules thereunder and other applicable provisions. The equity shares issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all respect.
- 7] During the year, the Nomination and Remuneration Committee of the Board of Directors has granted 2,50,000 options under Magma Restricted Stock Option Plan 2014 (MRSOP 2014) at an exercise price of ₹ 2/- per share to an eligible employee of the Company (each Option entitles the option holder to 1 equity share of ₹ 2/- each).
- 8] During the year, the Company has allotted on 24 April 2015, 31 July 2015 and 08 February 2016, 30,000 equity shares, 29,000 equity shares and 47,500 equity shares respectively of the face value of ₹ 2/- each under Employee Stock Option Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended from time to time, to the eligible employees of the Company. The Company has also allotted on 26 April 2016, 15,000 equity shares of the face value of ₹ 2/- each under the said Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended from time to time, to an ex-employee. Consequent to the said allotment, the total paid-up equity share capital of the Company stands increased to 23,68,43,672 equity shares of ₹ 2/- each aggregating to ₹ 4,736.87 lacs. The equity shares issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all
- 9] During the year, the Company has subscribed to 92,50,000 equity shares of ₹ 10/- each at a price of ₹ 40/- each (including a premium of ₹ 30/- each) of Magma HDI General Insurance Company Limited, a Joint Venture Company aggregating to ₹ 3,700 lacs on rights issue basis and the shares have been allotted as fully paid up on 29 July 2015.
- 10] During the year, the Company has purchased 100% of Non-redeemable non-cumulative non participating compulsory convertible preference shares issued by Magma Advisory Services Ltd, a wholly-equity-owned subsidiary, from Celica Developers Private Limited for ₹ 24,888.89 lacs on 9 February 2016 in terms of the Option Agreement dated 4 February 2013 (as amended from time to time).
- 11] The Board of Directors at their meeting considered and recommended an equity dividend @ 40 % i.e. ₹ 0.80 per equity share of ₹ 2/- each and preference dividend of 4.09%, 9.60%, 12.00%, 11.00% and 0.01% (on pro-rata basis) for the financial year 2015-16 and @ 0.50% (on pro-rata basis) on 21,09,199 cumulative non-convertible redeemable preference shares for the financial year 2014-15, subject to approval of the shareholders.
- 12] The listed Non Convertible Debentures of the Company as on 31 March 2016 are secured by exclusive charge on standard receivables of the Company and also by a subservient charge over certain immovable properties. The total asset cover is hundred percent or above of the principal amount of the said debentures.
- 13] The Company continues to recognise NPAs at 4 months overdue as against 5 months overdue as per the Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015 and therefore, is already compliant with the requirements coming into force from 31 March 2017. Consequently, the Company is carrying additional NPA provision to the extent of ₹ 4,662.49 lacs and ₹ 9,982.38 lacs on a cumulative basis as at 31 March 2016 and 31 March 2015 respectively, as compared to the current RBI requirements.
- 14] The Company has reported segment wise information as per Accounting Standard 17 (Segment Reporting) as prescribed under Section 133 of the Companies Act, 2013. As the operations of the Company are conducted through its subsidiaries and joint ventures within India, there is no separate reportable geographical segment.
- 15] Audited Financial Results of Magma Fincorp Limited (Standalone Information):

Particulars	Quarter Ended			Year Ended	
	31 March 2016	31 December 2015	31 March 2015	31 March 2016	31 March 2015
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)
1. Total income from operations	53,626.40	53,074.25	53,143.37	210,964.03	201,877.45
2. Profit from ordinary activities before tax	8,512.03	6,058.18	5,940.49	26,597.09	17,510.72
3. Net Profit from ordinary activities after tax	5,613.87	4,355.89	4,612.02	18,714.97	14,906.75

Balancing figures

- 16] Previous year's / quarter's figures have been regrouped and rearranged wherever necessary.

By order of the Board
For Magma Fincorp Limited

Sanjay Chamria

Vice Chairman and Managing Director

Place : Kolkata

Dated : 12 May 2016

Registered Office : Magma House, 24 Park Street, Kolkata - 700 016

Website : www.magma.co.in; CIN : L51504WB1978PLC031813

Phone: 033-4401 7200/350, Fax: 033-4402 7731; E-mail: shabnum.zaman@magma.co.in



MAGMA FINCORP LIMITED

Statement of Standalone Audited Financial Results for the Quarter and Year Ended 31 March 2016

(₹ in lacs)

Particulars	Quarter Ended			Year Ended	
	31 March 2016	31 December 2015	31 March 2015	31 March 2016	31 March 2015
	(Audited) [#]	(Unaudited)	(Audited) [#]	(Audited)	(Audited)
1. Income from operations					
(a) Revenue from operations	53,626.40	53,074.25	53,143.37	210,964.03	201,877.45
Total income from operations (net)	53,626.40	53,074.25	53,143.37	210,964.03	201,877.45
2. Expenses					
(a) Employee benefits expense	5,311.64	6,289.50	8,474.44	24,658.18	28,969.74
(b) Depreciation and amortisation expense	891.75	1,064.63	1,200.43	3,934.44	3,451.50
(c) Contingent provision against standard assets	(100.00)	100.00	(100.00)	50.00	290.00
(d) Provision for non-performing assets and bad debts written-off	8,842.12	8,968.78	4,892.68	33,686.41	21,965.61
(e) Brokerage and commission	2,772.58	2,846.11	3,139.94	11,658.20	12,435.60
(f) Other expenses	3,101.56	3,645.70	3,583.44	13,522.33	13,828.07
Total expenses	20,819.65	22,914.72	21,190.93	87,509.56	80,940.52
3. Profit from operations before other income and finance costs (1-2)	32,806.75	30,159.53	31,952.44	123,454.47	120,936.93
4. Other income	664.52	593.76	534.96	2,951.52	2,717.80
5. Profit from ordinary activities before finance costs (3+4)	33,471.27	30,753.29	32,487.40	126,405.99	123,654.73
6. Finance costs	24,959.24	24,695.11	26,546.91	99,808.90	106,144.01
7. Profit from ordinary activities before tax (5-6)	8,512.03	6,058.18	5,940.49	26,597.09	17,510.72
8. Tax expense (includes deferred tax)	2,898.16	1,702.29	1,328.47	7,882.12	2,603.97
9. Net Profit from ordinary activities after tax (7-8)	5,613.87	4,355.89	4,612.02	18,714.97	14,906.75
10. Paid-up equity share capital (Face value of ₹ 2/- each)	4,736.57	4,735.62	3,808.52	4,736.57	3,808.52
11. Reserves and surplus				198,404.64	134,546.62
12. Earnings per share (not annualised)					
(a) Basic (in ₹)	2.36	1.80	2.27	7.84	7.22
(b) Diluted (in ₹)	2.35	1.80	2.26	7.82	7.19

See accompanying notes to the financial results

Balancing figures





MAGMA FINCORP LIMITED

Statement of Standalone Audited Financial Results for the Quarter and Year Ended 31 March 2016

Standalone Statement of Assets and Liabilities

		(₹ in lacs)	
Particulars	As at	As at	
	31 March 2016 (Audited)	31 March 2015 (Audited)	
A. EQUITY AND LIABILITIES			
1. Shareholders' funds			
(a) Share capital	6,036.77	13,508.92	
(b) Reserves and surplus	198,404.64	134,546.62	
Sub-total - shareholders' funds	204,441.41	148,055.54	
2. Non-current liabilities			
(a) Long-term borrowings	260,363.35	288,173.32	
(b) Deferred tax liabilities (net)	-	1,465.41	
(c) Long-term provisions	29,144.31	19,794.61	
Sub-total - non-current liabilities	289,507.66	309,433.34	
3. Current liabilities			
(a) Short-term borrowings	595,411.83	544,405.49	
(b) Trade payables	16,083.37	19,891.13	
(c) Other current liabilities	179,857.39	205,134.19	
(d) Short-term provisions	5,580.29	4,254.99	
Sub-total - current liabilities	796,932.88	773,685.80	
TOTAL - EQUITY AND LIABILITIES	1,290,881.95	1,231,174.68	
B. ASSETS			
1. Non-current assets			
(a) Fixed assets	21,339.02	20,340.93	
(b) Non-current investments	43,217.58	16,944.65	
(c) Deferred tax assets (net)	2,762.87	-	
(d) Long-term loans and advances	742,243.92	719,666.91	
(e) Other non-current assets	8,232.57	9,815.78	
Sub-total - non-current assets	817,795.96	766,768.27	
2. Current assets			
(a) Current investments	2,597.22	7,198.08	
(b) Trade receivables	706.97	752.11	
(c) Cash and bank balances	36,045.96	56,595.17	
(d) Short-term loans and advances	425,623.51	390,566.74	
(e) Other current assets	8,112.33	9,294.31	
Sub-total - current assets	473,085.99	464,406.41	
TOTAL - ASSETS	1,290,881.95	1,231,174.68	





MAGMA FINCORP LIMITED

Statement of Standalone Audited Financial Results for the Quarter and Year Ended 31 March 2016

Notes :

- 1] The audited financial results have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same at its Meeting held on 12 May 2016.
- 2] The Statutory Auditors have carried out audit of the standalone annual financial results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and have issued an unqualified opinion thereon.
- 3] Figures for the quarter ended 31 March 2016 and 31 March 2015 are the balancing figures between audited figures in respect of full financial year and the published year to date unaudited figures upto the third quarter of the respective financial years.
- 4] During the year, the Board of Directors at their meeting held on 08 May 2015 allotted 4,62,96,297 equity shares at a price of ₹ 108/- each aggregating to ₹ 50,000 lacs, including a premium of ₹ 106/- per share to Zend Mauritius VC Investments, Ltd, Indium V (Mauritius) Holdings Limited, Leapfrog Financial Inclusion India Holdings Limited on preferential basis under Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended and Companies Act, 2013 read with relevant rules thereunder and other applicable provisions. The equity shares issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all respect.
- 5] During the year, the Nomination and Remuneration Committee of the Board of Directors has granted 2,50,000 options under Magma Restricted Stock Option Plan 2014 (MRSOP 2014) at an exercise price of ₹ 2/- per share to the eligible employee of the Company (each Option entitles the option holder to 1 equity share of ₹ 2/- each).
- 6] During the year, the Company has allotted on 24 April 2015, 31 July 2015 and 08 February 2016, 30,000 equity shares, 29,000 equity shares and 47,500 equity shares respectively of the face value of ₹ 2/- each under Employee Stock Option Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended from time to time, to the eligible employees of the Company. The Company has also allotted on 26 April 2016, 15,000 equity shares of the face value of ₹ 2/- each under the said Plan pursuant to SEBI (ESOS and ESPS) Guidelines, 1999, as amended from time to time, to an ex-employee. Consequent to the said allotment, the total paid-up equity share capital of the Company stands increased to 23,68,43,672 equity shares of ₹ 2/- each aggregating to ₹ 4,736.87 lacs. The equity shares issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all respect.
- 7] During the year, the Company has subscribed to 92,50,000 equity shares of ₹ 10/- each at a price of ₹ 40/- each (including a premium of ₹ 30/- each) of Magma HDI General Insurance Company Limited, a Joint Venture Company aggregating to ₹ 3,700 lacs on rights issue basis and the shares have been allotted as fully paid up on 29 July 2015.
- 8] During the year, the Company has purchased 100% of Non-Redeemable Non-Cumulative Non Participating Compulsory Convertible Preference Shares issued by Magma Advisory Services Ltd, a wholly-equity-owned subsidiary, from Celica Developers Private Limited for ₹ 24,888.89 lacs on 9 February 2016 in terms of the Option Agreement dated 4 February 2013 (as amended from time to time).
- 9] The Board of Directors at their meeting considered and recommended an equity dividend @ 40 % i.e. ₹ 0.80 per equity share of ₹ 2/- each and preference dividend of 4.09%, 9.60%, 12.00% and 11.00% (on pro-rata basis) for the financial year 2015-16 and @ 0.50% (on pro-rata basis) on 21,09,199 cumulative non-convertible redeemable preference shares for the financial year 2014-15, subject to approval of the shareholders.
- 10] The listed Non Convertible Debentures of the Company as on 31 March 2016 are secured by exclusive charge on standard receivables of the Company and also by a subservient charge over certain immovable properties. The total asset cover is hundred percent or above of the principal amount of the said debentures.
- 11] The Company continues to recognise NPAs at 4 months overdue as against 5 months overdue as per the Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015 and therefore, is already compliant with the requirements coming into force from 31 March 2017. Consequently, the Company is carrying additional NPA provision to the extent of ₹ 4,068.56 lacs and ₹ 9,014.42 lacs on a cumulative basis as at 31 March 2016 and 31 March 2015 respectively, as compared to the current RBI requirements.
- 12] As per paragraph 4 of Accounting Standard 17 (Segment Reporting) prescribed under Section 133 of the Companies Act, 2013, segment reporting needs to be presented only on the basis of consolidated financial results. In view of this, segment information has been presented in the consolidated financial results.
- 13] Previous year's / quarter's figures have been regrouped and rearranged wherever necessary.

By order of the Board
For Magma Fincorp Limited

Sanjay Chamria

Vice Chairman and Managing Director

Place : Kolkata

Dated : 12 May 2016

Registered Office : Magma House, 24 Park Street, Kolkata - 700 016

Website : www.magma.co.in; CIN : L51504WB1978PLC031813

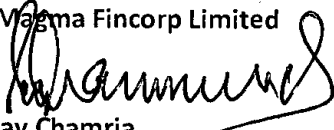
Phone: 033-4401 7200/350, Fax: 033-4402 7731; E-mail: shabnum.zaman@magma.co.in

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Financial Year ended 31 March 2016

Sl. No.	Particulars	Standalone	Consolidated
a.	Credit rating and change in credit rating (if any)	As per Annexure A	As per Annexure A
b.	Asset cover available, in case of non-convertible debt securities	Not Applicable	Not Applicable
c.	Debt-equity ratio	4.86	5.53
d.	Previous due date for a) the payment of interest / dividend b) the repayment of principal of non-convertible debt securities whether the same has been paid or not	As per Annexure B	As per Annexure B
e.	Next due date for a) the payment of interest b) the principal along with the amount of interest		
f.	Debt service coverage ratio	Not Applicable	Not Applicable
g.	Interest service coverage ratio	Not Applicable	Not Applicable
h.	Outstanding redeemable preference shares a) quantity (no. of shares) b) value (₹ in lacs)	Not Applicable as Preference Shares not listed	Not Applicable as Preference Shares not listed
i.	Capital redemption reserve (₹ in lacs) Debenture redemption reserve* (₹ in lacs)	1,421.84 NIL	1,421.84 NIL
j.	Net worth (₹ in lacs)	204,334.93	216,321.75
k.	Net profit after tax (₹ in lacs)	18,714.97	21,347.87
l.	Earnings per share a) Basic (in ₹) b) Diluted (in ₹)	7.84 7.82	8.89 8.86

*No Debenture redemption reserve needs to be created by an NBFC in respect of privately placed debentures as per Rule 18(7) of the Companies (Share Capital and Debentures) Rules, 2014.

For Magma Fincorp Limited


 Sanjay Chamria
 Vice Chairman and Managing Director

Place: Kolkata

Date: 12 May, 2016

Details of Ratings assigned by credit rating agencies and migration of ratings during the year

Magma Fincorp Limited

Sl. No.	Nature	Rating Assigned (FY 16)	Previous Rating Assigned (FY15)
1	Secured Debentures	CARE AA- IND AA- ICRA AA-	CARE AA - -
2	Subordinated Debentures	CARE AA- BWR AA	CARE AA- BWR AA
3	Perpetual Debt Instruments	CARE A+ BWR AA-	CARE A+ BWR AA-
4	Commercial Papers	CARE A1+ CRISIL A1+	CARE A1+ CRISIL A1+
5	Bank Facility	CARE AA- ICRA AA-	- -

Magma ITL Finance Limited (Subsidiary)

Sl. No.	Nature	Rating Assigned (FY 16)	Previous Rating Assigned (FY15)
1	Long term bank facilities	CARE A+ CARE A+	CARE A+ CARE AA-(SO)
2	Commercial papers	CARE A1+	CARE A1+

Magma Housing Finance (Step-Down Subsidiary)

Sl. No.	Nature	Rating Assigned (FY 16)	Previous Rating Assigned (FY15)
1	Short Term Debt	CRISIL A1+	CRISIL A1+
2	Long Term Debt (Secured NCD)	CARE AA- ICRA AA-	CARE AA- ICRA AA-
3	Long Term Bank Facilities	CARE AA- ICRA AA-	CARE AA- ICRA AA-



MAGMA FINCORP LIMITED
TRUSTEE: GDA TRUSTEESHIP LTD
SUMMARY OF LISTED DEBT SECURITIES AS ON 31st March 2016

(₹ in Crores)

S.No.	ISIN No.	Date of Allotment	Last Interest payment date	Next Interest payment date	Next Principal Payment Date	Principal Amount
A	Secured Debentures					
1	INE511C07417	23-Jun-14		17-Jun-16	17-Jun-16	14.00
2	INE511C07425	23-Jun-14		03-Jun-16	03-Jun-16	11.00
3	INE511C07433	23-Jun-14	23-Jun-15	23-Jun-16	23-Jun-16	130.00
4	INE511C07441	23-Jun-14		08-Nov-17	08-Nov-17	32.70
5	INE511C07458	23-Jun-14	23-Jun-15	23-Jun-16	23-Jun-17	12.30
6	INE511C07474	21-Nov-14	21-Nov-15	21-Nov-16	21-Nov-16	50.00
7	INE511C07482	30-Apr-15		02-May-16	28-Apr-17	100.00
	Sub Total (A)					350.00
B	Subordinate Perpetual Debentures					
1	INE511C08928	18-Sep-15		19-Sep-16	Call Option at the end of	2.00
2	INE511C08936	15-Oct-15		17-Oct-16		5.00
	Sub Total (A)					7.00
	Total (A+B)					357.00



MAGMA HOUSING FINANCE (STEP-DOWN SUBSIDIARY)**SUMMARY OF LISTED DEBT SECURITIES AS ON 31st March 2016**

(₹ in Crores)

S.No.	ISIN No.	Date of Allotment	Last Interest payment date	Next Interest payment date	Next Principal Payment Date	Principal Amount
A	Secured Debentures					
1	INE055107024	28-Nov-14	28-Nov-15	30-May-16	30-May-16	50.00
2	INE055107024	28-Nov-14	28-Nov-15	30-May-16	30-May-16	10.00
3	INE055107032	06-Feb-15	On maturity	25-Apr-18	25-Apr-18	40.00
4	INE055107040	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-20	10.00
5	INE055107040	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-20	25.00
6	INE055107057	31-Mar-15	31-Mar-16	31-Mar-17	31-Mar-22	20.00
7	INE055107065	31-Mar-16		31-Mar-17	31-Mar-23	10.00
	Sub Total (A)					165.00

