
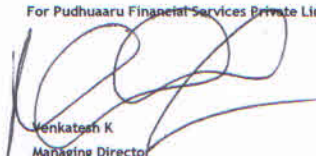


PUDHUAARU FINANCIAL SERVICES PRIVATE LIMITED				
CIN: U65991TN1993PTC024547				
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113				
Audited Financial Results for the year ended March 31, 2016 (Rupees in Lacs)				
Particulars	6 Months Ended (31/03/2016)	Corresponding 6 Months Ended in the Previous Year (31/03/2015)	Year to date figures for current period ended (31/03/2016)	Previous Accounting Year Ended (31/03/2015)
	Audited	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	2,209.66	2,209.50	4,451.42	4,145.27
(a) Interest/disc. on advances/bills (Interest from loans)	2,125.47	2,137.42	4,280.41	4,006.26
(b) Income on investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds (Interest from bank deposits)	84.19	72.08	171.01	139.01
(d) Others	-	-	-	-
2. Other Income	1,325.19	-	1,462.39	-
(a) Recovery of Loan losses	1,250.71	-	1,250.71	-
(b) Other	74.48	-	211.68	-
3. Total Income (1+2)	3,534.85	2,209.50	5,913.81	4,145.27
4. Interest Expended Including Finance charges	1,361.46	1,308.89	2,720.40	2,446.69
5. Operating Expenses (i)+(ii)+(iii)+(iv)	2,101.19	799.19	2,967.54	1,480.04
(i) Employees cost	28.40	15.36	48.66	21.17
(ii) Loan servicing expenses	710.80	632.52	1,441.89	1,189.71
(iii) Depreciation	8.14	31.65	16.27	63.14
(iv) Other operating expenses (including loan losses)	1,353.86	119.66	1,460.72	206.02
6. Total Expenditure (4+5) excluding provisions and contingencies	3,462.65	2,108.08	5,687.94	3,926.73
7. Operating Profit before Provisions and Contingencies (3-6)	72.20	101.42	225.87	218.54
8. Provisions (other than tax) and Contingencies	(198.49)	29.51	0.17	46.90
9. Exceptional items [Refer Note 4]	-	-	-	-
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	270.69	71.91	225.70	171.64
11. Tax expense	90.03	(25.40)	75.60	(14.10)
12. Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	180.67	97.31	150.10	185.74
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+) / Loss (-) for the period (12-13)	180.67	97.31	150.10	185.74
15. Paid-up equity share capital (Face Value of Rs 100 per share)	4,779.79	4,479.79	4,779.79	4,479.79
16. Reserves excluding Revaluation Reserves (as per balance sheet of Previous Accounting Year)	-	-	(7.37)	(157.47)
17. Analytical Ratios				
(i) Capital Adequacy Ratio	21.02%	20.44%	21.02%	20.44%
(ii) Earnings Per Share (EPS) (Basic)-Rupees	3.78	5.13	3.34	10.37
18) NPA Ratios				
a) Gross/Net NPA	43.36 / 9.27	286.54 / 239.04	43.36 / 9.27	286.54 / 239.04
b) % of Gross/Net NPA	0.22% / 0.05%	1.57% / 1.31%	0.22% / 0.05%	1.57% / 1.31%
c) Return on Assets	0.92%	1.14%	0.76%	2.31%
19) Net Worth	4,772.42	4,322.32	4,772.42	4,322.32
20) Debt Equity Ratio	4.33%	-	4.33%	-
21) Credit Rating	ICRA BBB-	-	ICRA BBB-	-
Notes				
1. The above audited financial results for the six months ended 31st March, 2016 and audited financial results for the year ended 31st March, 2016 have been reviewed by the audit committee and upon their recommendation, approved by the Board of Directors at their meeting held on 21st May 2016.				
2. The Company is a non-deposit accepting Non-Banking Finance Company (NBFC ND) and is primarily engaged in the business of lending. Therefore, there are no reportable segments under AS-17 (Segment Reporting).				
3. Earning Per Share and Return on Assets figures for the six months ended 31st March, 2016 have been calculated for six months and not annualized.				
4. Previous year figures have been regrouped / reclassified wherever necessary, to conform with the current period presentation.				
5. Previous Due dates for payment of interest / principal and payment status of the Non-Convertible Debentures issued by the Company are as under:				
Description	ISIN	Previous Due Date for Payment of Interest / Part Principal	Whether Previous Interest Paid or not	Next Due Date for Payment of Interest / Part Principal
Non-Convertible Debentures	INE179P07019	05-05-2016	Paid	04-11-2016
Non-Convertible Debentures	INE179P07035	25-04-2016	Paid	25-05-2016
Non-Convertible Debentures	INE179P07043	28-04-2016	Paid	27-05-2016
Non-Convertible Debentures	INE179P07050	25-04-2016	Paid	24-05-2016
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  <p>Place : Chennai Date : 21st May 2016</p> </div> <div style="text-align: center;"> <p>For Pudhuaru Financial Services Private Limited</p>  <p>Venkatesh K Managing Director</p> </div> </div>				

Pudhuaaru Financial Services Private Limited

(A WHOLLY - OWNED SUBSIDIARY OF IFMR RURAL CHANNELS AND SERVICES PVT. LTD.)

May 24, 2016

To,

GDA Trusteeship Ltd.
Office no. 1, 2 & 3, 4th Floor
Rahimtoola House, 7, Homji Street
Fort, Mumbai - 400 001

Ref: ISIN: INE179P07035

Dear Sir/ Madam,

Sub: Intimation under Clause 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In terms of the Clause 52 of the Listing Agreement for Debt Securities, please find enclosed the following:

- a. Audited financial results of the company for the year ended March 31, 2016
- b. Other particulars as on March 31, 2016
 - i. Credit Rating : ICRA, BBB-

ii. **Asset Cover:**

The requirement for disclosure of Asset Cover is **Not Applicable** as the company is a Non-Banking Financial Company registered with the Reserve Bank of India.

iii. **Debt-equity Ratio (As on March 31, 2016):**

The Debt Equity ratio of the company as on 31st March 2016 is 4.33%.

iv. **Previous due date for the payment of interest / principal of Non-Convertible Debenture and whether the same has been paid or not:**

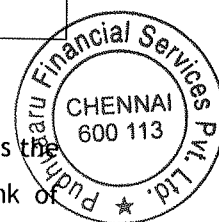
Payments	Date	Status	Component
Monthly instalment	25.04.2016	Paid	Part Principal and Interest

v. **Next due date for payment of interest/ principal of Non-Convertible Debenture:**

Payments	Date	Status	Component
Monthly instalment	25.05.2016	To be Paid	Part Principal and Interest

vi. **Debt-Service Coverage Ratio:**

The requirement for disclosure of Debt Service Coverage Ratio is **Not Applicable** as the company is a Non-Banking Financial Company registered with the Reserve Bank of India.



Corporate Identity Number (CIN): U65991TN1993PTC024547

Registered Office: 10th Floor, Phase-1, A1, IIT-Madras Research Park, Kanagam Village, Taramani, Chennai – 600 113

Telephone: +91 44 6668 7000 / 7500 | Website: <http://pudhuaaru.kgfs.co.in/>

Pudhuaaru Financial Services Private Limited

(A WHOLLY - OWNED SUBSIDIARY OF IFMR RURAL CHANNELS AND SERVICES PVT. LTD.)

vii. Interest Service Coverage Ratio:

The requirement for disclosure of Interest Service Coverage Ratio is **Not Applicable** as the company is a Non-Banking Financial Company registered with the Reserve Bank of India.

viii. Outstanding Redeemable Preference Shares:

The company does not have any outstanding redeemable preference shares.

ix. Debenture Redemption Reserve (DRR):

Since the company is a Non-Banking Financial Company registered with the Reserve Bank of India, the requirement to maintain DRR in the case of privately placed debentures as per Rule 18 (7) (b) (ii) of the Companies (Share Capital and Debentures) Rules, 2014 is **Not Applicable**.

x. Net Worth:

The net worth of the company is Rs. 47.72 Crores.

xi. Net Profit After Tax:

The Net Profit after Tax of the company is Rs. 1.50 Crores.

xii. Earnings Per Share:

The Earnings per Share of the company is Rs. 3.34

Kindly acknowledge the receipt.

Thanking you,

Yours faithfully,

For Pudhuaaru Financial Services Pvt Ltd



Ishitha K
Company Secretary



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May 24, 2016

To,

GDA Trusteeship Ltd.
Office no. 1, 2 & 3, 4th Floor
Rahimtoola House, 7, Homji Street
Fort, Mumbai - 400 001

Ref: ISIN: INE179P07043

Dear Sir/ Madam,

Sub: Intimation under Clause 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In terms of the Clause 52 of the Listing Agreement for Debt Securities, please find enclosed the following:

- a. Audited financial results of the company for the year ended March 31, 2016
- b. Other particulars as on March 31, 2016
 - i. Credit Rating : ICRA, BBB-

ii. **Asset Cover available :**

The requirement for disclosure of Asset Cover is **Not Applicable** as the company is a Non-Banking Financial Company registered with the Reserve Bank of India.

iii. **Debt-equity Ratio (As on March 31, 2016):**

The Debt Equity ratio of the company as on 31st March 2016 is 4.33%.

iv. **Previous due date for the payment of interest / principal of Non-Convertible Debenture and whether the same has been paid or not:**

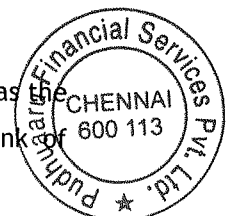
Payments	Date	Status	Component
Monthly instalment	25.04.2016	Paid	Part Principal and Interest

v. **Next due date for payment of interest/ principal of Non-Convertible Debenture:**

Payments	Date	Status	Component
Monthly instalment	27.05.2016	To be Paid	Part Principal and Interest

vi. **Debt-Service Coverage Ratio:**

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The net worth of the company is Rs. 47.72 Crores.

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The Net Profit after Tax of the company is Rs. 1.50 Crores.

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The Earnings per Share of the company is Rs. 3.34

Kindly acknowledge the receipt.

Thanking you,

Yours faithfully,

For Pudhuaaru Financial Services Pvt Ltd



Ishitha K
Company Secretary



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