



No.CTL/DEB/18-19/Noting Certificate/150

May 02, 2018

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by Magma Housing Finance Limited ("the Company") for the Half year ended March 31, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

Encl: Results submitted by Compa





MAGMA HOUSING FINANCE

MAGMA HOUSING FINANCE LIMITED

[Formerly Magma Housing Finance (A Public Company with Unlimited Liability)]

Statement of Audited Financial Results for the Year Ended 31 March 2018

	Half Yes	r Ended	Year Ended	
Particulars	31 March 2018	31 March 2017	31 March 2018 (Audited)	31 March 2017 (Audited)
	(Audited) Refer Note 5	(Audited) Refer Note 5		
1. Revenue	11,079.78	12,036.75	21,942.40	24,861.1
(a) Revenue from operations	53.26	136.78	222.84	243.0
(b): Other income	11,133.04	12,173.53	22,165.24	25,104.1
Total revenue 2. Expenses	***************************************	22421000		
(a) Employee benefits expense	1,748.59	1,157.94	3,375.58	2,741.9
(b) Finance costs	5,158.02	6,765.56	10,890.49	14,275.6
(c) Depreciation expense	12.02	10,09	23.85	19.5
(d) Provisions and bad debts written-off	1,664.88	245.68	2,119.24	775.3
(e) Brokerage and commission	140.37	176.19	279,66	337.0
(f) Other expenses	1,035.29	881.23	1,916.40	1,756.
Total expenses	9,759.17 1,373,87	9,236,69 2,936,84	18,605,22 3,560 02	19,906.3 5,197.8
Profit from ordinary activities before tax (1-2)				
4. Tax expense	1,075/4.	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
(a) Carrent Tax	921.75	967.54	1,690 61	1,797
(b) Deferred tax	(446,20)	64.80	(450.58)	26.
5. Net Profit from ordinary activities after tax (3-4)	898.32	1,904.50	2,319.99	3,373.
6. Paid-up equity share capital (face value of ₹ 10/- each)	14,810,25	14,810,25	14,810.25	14,810.2
7. Reserves excluding Revaluation Reserves (as per balance sheet of previous			15,011.56	12,691
accounting year)				
8. Earnings per share (not annualised)			,	~ .
(a) Basic (in ₹)	0.61	1.29	1.57	2.2
(b) Diluted (in ?)	0.61	1.29	1.37}	4.4

Balance Sheet		A.Lainelle, 76120
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	As at	As at
articulars	31 March 2018	31 March 2017
	(Audited)	(Audited)
A. EQUITY AND LIABILITIES		
1. Sharcholders' funds		
(a) Share capital	14,810,25	14,810.25
(b) Reserves and surplus	15,011.56	12,691.57
Sub-total - shurcholders' funds	29,821.81	27,501.82
Non-current liabilities		
(a) Long-term borrowings	44,952.34	66,504.46
(b) Deferred tax liabilities (net)		406.31
(e) Long-term provisions	3,458.81	1,770.73
Sub-total - non-current liabilities	48,411.15	68,681.50
3. Current liabilities	41,129,10	38,273.4
(a) Short-term borrowings	348,38	142.9
(b) Trade payables	29,868.65	26,107.6
(c) Other current liabilities	310.74	162.7
(d) Short-term provisions		
Sub-total - current liabilities	71,656.87	64,686.7
TOTAL - EQUITY AND LIABILITIES	149,889,83	160,870.10
B. ASSETS		
1. Non-current assets		
(a) Property, plant and equipment - tangible assets	44.82	47.2
(b) Intangible assets	76.92	92.1
(c) Non-current investments	1,047.02	1,225.4
(d) Deferred tax assets (net)	1	100 (00)
(e) Long-term loans and advances	137,042.47	142,675.1
(f) Other non-current assets	738.54	790.1
Sub-total - non-current assets	138,994.04	144,830.1
2. Current assets	889.78	768.8
(a) Cash and cash equivalents	8,314.37	13,463.0
(b) Short-term loans and advances	1,691.64	1,808.0
(c) Other current assets	10.895.79	16,039.9
Sub-total - current assets		
TOTAL - ASSETS	149,889.83	160,870.1







MAGMA HOUSING FINANCE LIMITED

[Formerly Magma Housing Finance (A Public Company with Unlimited Liability)]

Notes :

Place: Mumbai

Dated : 30 April 2018

- 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 30 April 2018.
- 2] The Statutory Auditors have audited the financial statements for the year ended 31 March 2018 and have issued an unqualified opinion thereon. The information presented above is extracted from the audited financial statements as stated.
- 3] The Company is primarily engaged in the business of housing financing in India and as such no separate information is required to be furnished in terms of Accounting Standard 17 Segment Reporting prescribed under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended).
- 4] As per Regulation 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations; 2015 ("Listing Regulations"), debentures are secured by first charge ranking pari-passe with each other on the Company's book debts and loan instalment receivables along with mortgage created over the luminovable Property. The total asset cover is hundred percent or above of the principal amount of the said debentures.
- 5] The figures for the half year ended 31 March 2018 and 31 March 2017 are the balancing figures between audited figures in respect of full financial year and half year ended 30 September 2017 and 30 September 2016, which were subjected to limited review.
- 6] Previous year/ half-year figures have been regrouped and rearranged wherever necessary.

By order of the Board For Magma Housing Finance Limited

Managing Director & Chief Executive Officer
DIN: 07859441

Registered Office: 8, Sant Nagar, East of Kailash; New Delhi - 110 065 CIN: U65922DL2004PLC125931; Website: http://www.magmahfc.co.in



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MAGMA HOUSING FINANCE

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[Formerly Magma Housing Finance (A Public Company with Unlimited Liability)]

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Year ended 31 March 2018

SL No.	Particulars	As at 31 March 2018				
a.	Credit rating and change in credit rating (if any)	Type of Instrument	Rating			
		Short Term Debt	CRISIL A1+			
		Long Term Bank Facilities	CARE/ ICRA AA-			
		Long Term Debt (Secured NCD)	CARE/ ICRA AA-			
		There was no change in the credit rating of the Company during the last six months.				
b.	Asset cover available, in case of non convertible debt securities: Debentures are secured by first charge ranking pari-passu with e receivables along with mortgage created over the Immovable Proprincipal amount of the said debentures.	each other on the Company's book debts and loan instalment operty. The total asset cover is hundred percent or above of the				
c.	Debt-equity ratio (Total Debts / Shareholder's fund)	3.70				
d.	Previous due date for					
	a) the payment of interest					
	 b) the repayment of principal of non convertible debt securities whether the same has been paid or not 	As per Annexure				
e.	Next due date for					
	a) the payment of interest					
	b) the principal along with the amount of interest					
f.	Debt service coverage ratio	1.55				
g.	Interest service coverage ratio (Earning before interest and tax / Interest expense)	1.33				
h.	Debenture redemption reserve	Nil				
i.	Net worth (₹ in lacs)	29,821.81				
j.	Net profit after tax (₹ in lacs)	2.319.99				
k.	Earnings per share - Basic and diluted (in ₹)	1.5	7			

By order of the Board

For Magma Housing Finance Limited

Manish Jaiswal

Managing Director & Chief Executive Officer

DIN: 07859441

Registered Office: 8, Sant Nagar, East of Kailash, New Delhi - 110 065 CIN: U65922DL2004PLC125931; Website: http://www.magmahfc.co.in

Place: Mumbai

Date: 30 April 2018



Annexure

Details of payment of interest / principal of non convertible debentures

NO	Name of debenture holders	Date of Allotment		Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
1	HDFC CORPORATE DEBT FUND	06-Feb-15	On maturity	.25-Apr-18		25-Apr-18	40.00
2	BANK OF MAHARASHTRA	31-Mar-15	31-Mar-17	03-Apr-18	-	31-Mar-20	10.00
3	BANK OF INDIA	31-Mar-15	31-Mar-17	03-Apr-18	-	31-Mar-22	20.00
4	BANK OF BARODA	31-Mar-15	31-Mar-17	03-Apr-18	•	31-Mar-20	25.00
5	BANK OF MAHARASHTRA	31-Mar-16	31-Mar-17	03-Apr-18	+	31-Mar-23	10.00
	Total		1.				105.00

