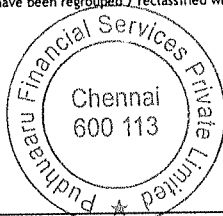


PUDHUAARU FINANCIAL SERVICES PRIVATE LIMITED				
CIN: U65991TN1993PTC024547				
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113				
Unaudited Financial Results for the period ended September 30, 2016 (Rupees in Lacs)				
Particulars	6 Months Ended (30/09/2016)	Corresponding 6 Months Ended in the Previous Year (30/09/2015)	Year to date figures for current period ended (30/09/2016)	Previous Accounting Year Ended (31/03/2016)
	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	2,891.59	2,241.76	2,891.59	4,451.42
(a) Interest/disc. on advances/bills (Interest from loans)	2,794.12	2,154.94	2,794.12	4,280.41
(b) Income on Investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other Inter bank funds (Interest from bank deposits)	97.47	86.82	97.47	171.01
(d) Others	-	-	-	-
2. Other Income	232.87	137.20	232.87	1,462.39
(a) Recovery of Loan losses	172.73	-	172.73	1,250.71
(b) Other	60.14	137.20	60.14	211.68
3. Total Income (1+2)	3,124.46	2,378.96	3,124.46	5,913.81
4. Interest Expended including Finance charges	1,628.40	1,358.94	1,628.40	2,720.40
5. Operating Expenses (I)+(II)+(III)+(IV)	1,283.44	866.35	1,283.44	2,967.54
(I) Employees cost	38.77	20.25	38.77	48.66
(II) Loan servicing expenses	905.95	731.09	905.95	1,441.89
(III) Depreciation	4.39	8.14	4.39	16.27
(IV) Other operating expenses (including loan losses)	334.33	106.87	334.33	1,460.72
6. Total Expenditure (4+5) excluding provisions and contingencies	2,911.84	2,225.29	2,911.84	5,687.94
7. Operating Profit before Provisions and Contingencies (3-6)	212.62	153.67	212.62	225.87
8. Provisions (other than tax) and Contingencies	60.35	198.66	60.35	0.17
9. Exceptional Items	-	-	-	-
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	152.27	(44.99)	152.27	225.70
11. Tax expense	49.09	(14.43)	49.09	75.60
12. Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	103.18	(30.56)	103.18	150.10
13. Extraordinary Items (net of tax expense)	-	-	-	-
14. Net Profit (+) / Loss (-) for the period (12-13)	103.18	(30.56)	103.18	150.10
15. Paid-up equity share capital (Face Value of Rs 100 per share)	4,779.79	4,479.79	4,779.79	4,779.79
16. Reserves excluding Revaluation Reserves (as per balance sheet of Previous Accounting Year)	95.81	(188.03)	95.81	(7.37)
17. Analytical Ratios				
(I) Capital Adequacy Ratio	24.01%	19.05%	24.01%	21.02%
(II) Earnings Per Share (EPS) (Basic)-Rupees	2.16	(0.68)	2.16	3.34
18) NPA Ratios				
a) Gross/Net NPA	146.54 / 97.40	513.05 / 277.24	146.54 / 97.40	43.36 / 9.27
b) % of Gross/Net NPA	0.56% / 0.38%	2.93% / 1.58%	0.56% / 0.38%	0.22% / 0.05%
c) Return on Assets	0.40%	-0.17%	0.40%	0.76%
19) Net Worth	4,875.60	4,291.76	4,875.60	4,772.42
20) Debt Equity Ratio	5.48	4.28	5.48	4.33
21) Credit Rating	ICRA BBB-	ICRA BBB-	ICRA BBB-	ICRA BBB-
<b>Notes</b>				
1. The above unaudited financial results for the six months ended 30th September, 2016 have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meeting held on 4th November 2016. The said unaudited financial results have been subjected to a 'Limited Review' by the Statutory Auditors of the Company				
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. Earnings Per Share and Return on Assets figures for the six months ended 30th September, 2016 have been calculated for six months and not annualized.				
4. 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	05-11-2016
Non-Convertible Debentures	INE179P08017	29-09-2016	Paid	29-12-2016
Non-Convertible Debentures	INE179P07084	14-10-2016	Paid	09-11-2016
Non-Convertible Debentures	INE179P07050	25-10-2016	Paid	25-11-2016
Non-Convertible Debentures	INE179P07068	27-10-2016	Paid	28-11-2016
Non-Convertible Debentures	INE179P08025	28-10-2016	Paid	30-01-2017
Non-Convertible Debentures	INE179P07043	29-10-2016	Paid	29-11-2016
Non-Convertible Debentures	INE179P07076	31-10-2016	Paid	30-11-2016
5. Previous year/period figures have been regrouped / reclassified wherever necessary, to conform with the current period presentation.				



For Pudhuaru Financial Services Private Limited

Venkatesh K  
Managing Director

Place : Chennai  
Date : 04th November, 2016

## INDEPENDENT AUDITOR'S REVIEW REPORT

### TO THE BOARD OF DIRECTORS OF PUDHUAARU FINANCIAL SERVICES PRIVATE LIMITED

1. We have reviewed the accompanying statement of unaudited financial results of Pudhuaaru Financial Services Private Limited ("the Company") for the six months period ended September 30, 2016 ("the Statement") being submitted by the Company pursuant to Regulation 52 of the Listing Agreement with the Stock Exchange. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the statement based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatements. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with Accounting Standards specified under the Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities with the Stock Exchange, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**For Deloitte Haskins & Sells**  
Chartered Accountants  
(Firm's Registration No. 008072S)



**Bhavani Balasubramanian**  
Partner  
(Membership No. 22156)

Chennai, November 4, 2016