

**Financial Results for the half year and year ended on March 31, 2016**

(Rs. in Millions)

Particulars	Half Year Ended		Year Ended	
	March 31, 2016	March 31, 2015	March 31, 2016	March 31, 2015
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1,534.69	1,833.62	3,360.95	3,296.12
(a) Interest on loans	548.66	293.69	999.90	432.65
(b) Income on investments (including fixed deposits)	980.21	1,535.96	2,349.57	2,855.37
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	5.82	3.97	11.48	8.10
2. Other Income (including treasury operations)	50.68	449.46	(114.95)	654.39
<b>3. Total Income (1+2)</b>	<b>1,585.37</b>	<b>2,283.08</b>	<b>3,246.00</b>	<b>3,950.51</b>
4. Interest expended	805.43	1,533.06	2,079.58	2,829.45
5. Operating Expenses (i)+(ii)	186.63	230.47	334.16	412.05
(i) Employees cost	80.88	161.45	134.88	214.08
(ii) Other operating expenses	105.75	69.02	199.28	197.97
<b>6. Total Expenditure (4+5) excluding Provisions and Contingencies</b>	<b>992.06</b>	<b>1,763.53</b>	<b>2,413.74</b>	<b>3,241.50</b>
7. Operating Profit before Provisions and Contingencies (3-6)	593.31	519.55	832.26	709.01
8. Provisions (other than tax) and Contingencies	12.86	(2.23)	64.22	(52.41)
9. Exceptional Items	-	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>580.45</b>	<b>521.78</b>	<b>768.04</b>	<b>761.42</b>
11. Tax expense	176.55	172.05	245.49	253.87
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>403.90</b>	<b>349.73</b>	<b>522.55</b>	<b>507.55</b>
13. Extraordinary items (net of tax expense)	-	-	-	-
<b>14. Net Profit (+)/Loss(-) for the period/year (12-13)</b>	<b>403.90</b>	<b>349.73</b>	<b>522.55</b>	<b>507.55</b>
15. Paid-up equity share capital (Face Value of Re.10 each)	26.55	26.55	26.55	26.55
16. Reserves excluding Revaluation Reserves			3,274.49	3,470.24
17. Analytical Ratios				
(i) Capital Adequacy Ratio	26.08%	30.02%	26.08%	30.02%
(ii) Earnings Per Share (Basic and Diluted)(In Rupees)(Refer note 2)	141.72	121.35	176.01	170.43
18. NPA Ratios				
a) % of Gross NPA to Total credit exposure	0.00%	0.00%	0.00%	0.00%
b) % of Net NPA to Total credit exposure	0.00%	0.00%	0.00%	0.00%
19. Return on Assets (Refer note 3)	1.09%	0.97%	1.36%	1.65%

**Notes:-**

- 1) The above financial results of Edelweiss Finance & Investments Limited ("EFIL" or "the Company") for the half year and year ended March 31, 2016 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on May 12, 2016
- 2) Earnings per share for the half year ended March 31, 2016 and March 31, 2015 have been calculated for six months and not annualised.
- 3) Return on Assets has been computed as a percentage of profit after tax to average total assets and not annualised for half year ended results.
- 4) The Statement and details as referred in Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure - A.

On behalf of the Board of Directors



Venkat Ramaswamy  
Executive Director

Din: 00008509

Date: May 12, 2016  
Place: Mumbai

**Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015**

a) Details of Credit Rating

Instrument category	CRISIL	ICRA	CARE	Brickworks
i) Long Term Instruments				
Rating	AA-/Stable	AA	AA	AA+
Amount in Millions	1,300	8,000	1,500	500
i) Short Term Instruments				
Rating	A1+	A1+	A1+	-
Amount in Millions	2,500	5,000	2,500	-
iii) Market linked debentures				
a. Short Term				
Rating	PP-MLD A1+R	PP-MLD A1+	-	-
Amount in Millions	2,000	4,000	-	-
b. Long Term				
Rating	-	PP-MLD AA	PP MLD-AA	-
Amount in Millions	-	8,000	5,000	-

(Rupees in Millions)

	Particulars	Half year ended		Year Ended	
		March31, 2016	March31, 2015	March 31, 2016	March 31, 2015
b)	Debt-equity Ratio *	11.43	10.12	11.43	10.12
c)	Capital redemption reserve	97.13	97.13	97.13	97.13
d)	Debenture redemption reserve #	-	-	-	-
e)	Net worth **	3478.85	3763.66	3478.85	3763.66

\* - Debt-equity ratio – Total Debt (Long Term borrowing + Short Term borrowing + Current Maturities of long term debts + Preference Share Capital + Redemption premium on preference shares) / Equity (Equity Capital + Reserves & Surplus – Redemption premium on preference shares)

# - As per Rule 18(7)(b)((ii) of the Companies (Share Capital and Debentures) Rules, 2014 the Company, being NBFC, is not required to create debenture redemption reserve in respect of privately placed debentures.

\*\* - Net worth = Share Capital + Reserves & Surplus – Deferred tax assets

f)	Details of previous due date, next due date for the payment of interest and repayment of principal of non convertible debt securities
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Sr. No.	Debenture Series	Previous due date from October 1, 2015 to March 31, 2016		Next due date from April 1, 2016 to September 30, 2016		Redemption (Principal + Interest) Amt. Rs. in million
		For Interest	For Principal	For Interest	For Principal	
1	Benchmark Linked Debentures - A6A501	06-Jan-16	06-Jan-16	NA	NA	NA
2	Benchmark Linked Debentures - A6A502	08-Jan-16	08-Jan-16	NA	NA	NA
3	Benchmark Linked Debentures - A6A503	11-Jan-16	11-Jan-16	NA	NA	NA
4	Benchmark Linked Debentures - A6K401	NA	NA	18-May-16	18-May-16	22.10
5	Benchmark Linked Debentures - A7H501B	NA	NA	06-Sep-16	06-Sep-16	10.00
6	Benchmark Linked Debentures - B6B501A	NA	NA	27-May-16	27-May-16	22.50
7	Benchmark Linked Debentures - B6B501B	NA	NA	27-May-16	27-May-16	2.50
8	Benchmark Linked Debentures - B6K401	NA	NA	20-May-16	20-May-16	30.00
9	Benchmark Linked Debentures - B6L401	NA	NA	10-Jun-16	10-Jun-16	20.00
10	Benchmark Linked Debentures - C6B501A	NA	NA	02-Jun-16	02-Jun-16	10.00
11	Benchmark Linked Debentures - C6I401	NA	NA	16-Jun-16	16-Jun-16	10.50
12	Benchmark Linked Debentures - C6I502A	NA	NA	30-Sep-16	30-Sep-16	214.20
13	Benchmark Linked Debentures - C6I502B	NA	NA	30-Sep-16	30-Sep-16	4.50
14	Benchmark Linked Debentures - G5H401	09-Nov-15	09-Nov-15	NA	NA	NA
15	Benchmark Linked Debentures - G5H403	12-Nov-15	12-Nov-15	NA	NA	NA
16	Benchmark Linked Debentures - H5H401	18-Nov-15	18-Nov-15	NA	NA	NA
17	Benchmark Linked Debentures - H5H404	25-Nov-15	25-Nov-15	NA	NA	NA
18	Benchmark Linked Debentures - H5I404	09-Dec-15	09-Dec-15	NA	NA	NA
19	Benchmark Linked Debentures - H6H501A	21-Mar-16	21-Mar-16	NA	NA	NA
20	Benchmark Linked Debentures - H8A501C	NA	NA	30-Sep-16	30-Sep-16	43.00
21	Benchmark Linked Debentures - I5I401	21-Dec-15	21-Dec-15	NA	NA	NA
22	Benchmark Linked Debentures - I5I402	18-Nov-15	18-Nov-15	NA	NA	NA
23	Benchmark Linked Debentures - I5I403	30-Dec-15	30-Dec-15	NA	NA	NA
24	Benchmark Linked Debentures - J5J401	22-Feb-16	22-Feb-16	NA	NA	NA
25	Benchmark Linked Debentures - K5G401	29-Feb-16	29-Feb-16	NA	NA	NA
26	Benchmark Linked Debentures - K5H401	03-Dec-15	03-Dec-15	NA	NA	NA
27	Benchmark Linked Debentures - K5K401	06-Nov-15	06-Nov-15	NA	NA	NA
28	Benchmark Linked Debentures - K5L401	17-Dec-15	17-Dec-15	NA	NA	NA
29	Benchmark Linked Debentures - L5B401	04-Mar-16	04-Mar-16	NA	NA	NA
30	Benchmark Linked Debentures - L5L401	01-Jan-16	01-Jan-16	NA	NA	NA
31	Benchmark Linked Debentures - L5L403	24-Mar-16	24-Mar-16	NA	NA	NA
32	Benchmark Linked Debentures - L5L404	NA	NA	01-Apr-16	01-Apr-16	35.00
33	Benchmark Linked Debentures - C6J502A	31-Mar-16	31-Mar-16	NA	NA	NA
34	Benchmark Linked Debentures - L6L502A	29-Mar-16	29-Mar-16	NA	NA	NA
35	Benchmark Linked Debentures - J6J502A	29-Mar-16	29-Mar-16	NA	NA	NA
36	Benchmark Linked Debentures - I6J501A	29-Mar-16	29-Mar-16	NA	NA	NA
1	The Company has paid all the due amounts of interest/principal on the respective due dates during the half year ended March 31, 2016.					
2	The details with regard to the interest/principal are provided in respect of those Series, in respect of which the interest/principal payment was due in the previous 6 months (i.e. October 1, 2015 to March 31, 2016) or falling due in the next 6 months (i.e. April 1, 2016 to September 30, 2016).					
3	In case of Benchmark Linked Debentures, the coupon is linked to performance of the underlying benchmark indices . Accordingly the coupon will be calculated on the redemption date and will be paid along with the principal mentioned above.					