

PART I	(Rs. in Lakh)					
	Quarter ended			Half year ended		Year ended
	30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Revenue from Operations	8,289.39	6,746.68	5,263.33	15,036.07	10,001.98	21,569.09
2. Other Income	356.52	1,657.23	627.08	2,013.75	1,007.47	1,939.64
3 Total Revenue	8,645.91	8,403.91	5,890.41	17,049.82	11,009.45	23,508.73
4. Expenses						
(a) Employee Benefits Expense	1,837.41	1,836.28	1,268.84	3,673.70	2,403.02	5,461.12
(b) Finance Cost	2,160.98	2,070.63	742.07	4,231.60	1,150.34	3,798.70
(c) Depreciation & Amortization Expense	147.18	139.00	96.42	286.18	185.98	430.26
(d) Loan Provisions	320.46	218.76	212.18	539.22	485.59	1,371.55
(e) Other Expenses	740.00	856.54	809.73	1,596.54	1,341.50	2,893.38
Total Expenses	5,206.03	5,121.21	3,129.24	10,327.24	5,566.43	13,955.01
5. Profit before tax (3-4)	3,439.88	3,282.70	2,761.17	6,722.58	5,443.02	9,553.72
6. Tax expense						
(a) Current Tax	1,221.41	1,010.42	1,015.24	2,231.83	1,986.45	3,800.12
(b) Deferred Tax	(314.64)	(65.69)	(6.65)	(380.33)	(22.56)	(65.09)
(c) MAT Credit Entitlement	(231.83)	-	-	(231.83)	-	-
(d) Taxes for earlier years	-	-	6.28	-	6.35	6.46
7. Net Profit after tax (5-6)	2,764.94	2,337.97	1,746.31	5,102.91	3,472.78	5,812.22
8. Paid-up equity share capital (Face Value of Rs. 2 per Share)	3,502.70	3,502.70	3,502.70	3,502.70	3,502.70	3,502.70
9. Earnings Per Share (EPS) (Rs.)						
Nominal value of Share (Rs.)	2.00	2.00	2.00	2.00	2.00	2.00
(EPS not annualised):						
(a) Basic	1.58	1.33	1.00	2.91	1.98	3.32
(b) Diluted	1.58	1.33	1.00	2.91	1.98	3.32

Notes :

- The Consolidated result have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 6th November 2017.
- The Statutory Auditors of the Company have carried out a Limited Review of the Results for the quarter & half year ended 30th September, 2017.
- The Company has granted ESOP's to it's employees, which will start vesting from year 2019, accordingly company has made provision of Rs.6.32 Lakh during the period.
- During the period the group has earned income of Rs.1,512.79 Lakh by sale of Shares held as investment.
- The Group's reportable segments consist of Financing Activity and others, and one geographic segment viz. India. Financing activity consist of Asset Financing, Housing Finance and Term Loan. Others primarily includes Treasury activities, Investment management and income from advertisement.

Particular	Quarter Ended			Half year Ended		Year Ended
	30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue						
-Financing Activity	8,448.38	6,802.22	5,890.23	15,250.61	10,417.28	23,316.73
-Other Activity	197.53	1,601.69	0.18	1,799.21	592.17	192.00
Total	8,645.91	8,403.91	5,890.41	17,049.82	11,009.45	23,508.73
Segment Results						
-Financing Activity	3,247.55	1,706.74	2,791.34	4,954.29	4,893.76	9,436.86
-Other Activity	192.33	1,575.96	(30.17)	1,768.29	549.26	116.86
Total	3,439.88	3,282.70	2,761.17	6,722.58	5,443.02	9,553.72
Unallocable Expenses						
Profit before Tax	3,439.88	3,282.70	2,761.17	6,722.58	5,443.02	9,553.72
Tax	674.94	944.73	1,014.87	1,619.67	1,970.24	3,741.49
Profit after Tax	2,764.94	2,337.97	1,746.30	5,102.91	3,472.78	5,812.23
Segment Assets						
-Financing Activity	236,118.86	211,216.60	150,997.72	236,118.86	150,997.72	195,633.77
-Other Activity	1,402.08	1,494.19	2,714.47	1,402.08	2,714.47	2,684.73
Segment Liabilities						
-Financing Activity	116,934.45	94,266.29	40,091.11	116,934.45	40,091.11	82,222.98
-Other Activity	44.31	41.18	1.52	44.31	1.52	30.22
Capital Employed						
-Financing Activity	119,184.41	116,950.31	110,906.61	119,184.41	110,906.61	113,410.79
-Other Activity	1,357.77	1,453.01	2,712.95	1,357.77	2,712.95	2,654.51

6. The figures for the previous periods have been re-grouped / re-classified, wherever necessary.



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CONSOLIDATED STATEMENT OF ASSETS & LIABILITIES

(Rs. in Lakh)

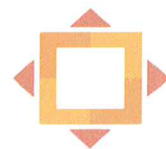
Particulars	As at Current Half Year Ended (30/09/2017)	Previous year ended (31/03/2017)
	Unaudited	Audited
A. EQUITY AND LIABILITIES		
1. Shareholders' Fund:		
a) Share Capital	3,502.70	3,502.70
b) Reserves and Surplus	117,039.49	112,562.60
Sub- total - Shareholders funds	120,542.19	116,065.30
2. Non-Current Liabilities		
a) Long Term Borrowings	62,798.26	50,083.33
b) Deferred Tax Liabilities (Net)	-	-
c) Other Long Term Liabilities	150.64	163.61
d) Long Term Provisions	1,542.28	1,649.91
Sub- Total - Non-Current Liabilities	64,491.18	51,896.85
3. Current Liabilities		
a) Short Term Borrowings	27,938.56	7,869.13
b) Trade Payables	825.58	544.48
c) Other Current Liabilities	22,686.08	21,369.62
d) Short Term Provisions	1,037.35	573.12
Sub- Total - Current Liabilities	52,487.57	30,356.35
TOTAL - EQUITY AND LIABILITIES	237,520.94	198,318.50
B. ASSETS		
1. Non Current Assets		
a) Fixed Assets	1,484.32	1,288.54
b) Non Current Investments	6,243.41	2,763.05
c) Deferred Tax Assets (Net)	639.40	259.07
d) Long Term Loans and Advances	181,979.94	158,566.73
e) Other Non-Current Assets	495.08	1,173.01
Sub- Total - Non-Current Assets	190,842.15	164,050.40
2. Current Assets		
a) Current Investments	3,709.83	4,045.01
b) Trade Receivables	128.10	677.07
c) Cash and Cash Equivalents	2,191.90	1,141.01
d) Short Term Loans and Advances	37,057.20	25,178.23
e) Other Current Assets	3,591.76	3,226.78
Sub- Total - Current Assets	46,678.79	34,268.10
TOTAL - ASSETS	237,520.94	198,318.50

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Disclosures pursuant to Regulation 52 (4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on September 30, 2017 for the Non-Convertible Debentures (NCDs) issued on Private Placement basis

(a) Credit rating and change in credit rating : CARE A+ by **Credit Analysis & Research Ltd.** There has been no change in credit ratings

(b) Debt-equity ratio - 0.86 Times

(c) Previous due date for the payment of interest on / repayment of principal for non-convertible debt securities and whether the same has been paid or not: -
Not Applicable

The Company has issued 3 tranches of Non Convertible Debentures (NCDs) since January 2017 having interest payments on yearly basis. Hence, there is no previous / last, principal/interest payment dates.

(d) Next due date for the payment of interest /principal along with the amount of interest payable and the redemption amount : **(Refer to Annexure - I)**

(e) Debenture redemption reserve: Not Applicable

Pursuant to Rule 18(7) (b) (ii) of The Companies (Share Capital and Debenture)Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.

(f) Net worth : Rs.1,176.83 Crore

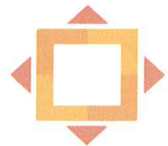
(g) Net profit after tax : Rs. 39.32 Crore.

(h) Earnings per share : Rs. 2.25/-

(i) Extent and nature of security created and maintained with respect to Secured Listed Non-convertible Debentures:

The NCDs issued by the Company are secure by first pari-passu charge on book debt and on immovable properties (Located in Chennai). The security is created with the minimum-security cover of 1.25 times of the aggregate face value of Debentures issued.





Annexure - I

Details of Non- Convertible Debentures (NCD's) as on September 30, 2017

Sr. No.	Series	ISIN	Previous Due date for payment of :		Next Due date for payment of :			
			Interest	Principal (In Crs)	Interest	Amount (Rs. Crs)	Principal	Amount (Rs. Crs)
1	Series I Tranche I*	INE180C07015	N.A.	N.A.	20-Jan-2018	1.05	20-Jan-2020*	10
2	Series 1 Tranche II	INE180C07023	N.A.	N.A.	17-Feb-2018	4.75	17-Feb-2020	50
3	Series 1 Tranche III	INE180C07031	N.A.	N.A.	7-Mar-2018	1.54	7-Mar-2019	15

* Series 1 Tranche I has a put and call option on Jan 20, 2019 i.e. at the end of 2 years from the date of allotment.

