

**Hinduja Leyland Finance Limited**  
**Corporate Identity Number : U65993TN2008PLC069837**  
**Regd. Office: No. 1, Sardar Patel Road, Guindy, Chennai - 600032**  
**Tel : (044) 39252525 Website : hindujaleylandfinance.com Email : compliance@hindujaleylandfinance.com**  
**Statement of audited standalone financial results for the year ended March 31, 2016**

(Rs. In Lakhs)

	Particulars	Six months period ended		Year ended	
		31-Mar-16	31-Mar-15	31-Mar-16	31-Mar-15
		Un-audited (refer note 3)	Un-audited (refer note 3)	Audited	Audited
1	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>55,314.27</b>	<b>40,981.73</b>	<b>101,999.43</b>	<b>72,211.62</b>
	(a) Interest/ discount on advances/ bills	53,344.40	39,187.96	97,777.33	69,171.72
	(b) Income on investments	1,969.87	1,793.77	4,222.10	3,039.90
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
	(d) Others	-	-	-	-
2	Other Income	7,531.28	5,083.93	12,569.91	9,222.31
3	<b>Total Income (1 + 2)</b>	<b>62,845.55</b>	<b>46,065.66</b>	<b>114,569.34</b>	<b>81,433.93</b>
4	Interest expended	34,187.14	22,655.15	62,447.24	40,248.23
5	Operating expenses (i) + (ii)	7,681.04	6,241.27	14,352.87	11,179.62
	(i) Employees cost	2,589.84	2,234.05	4,821.06	3,976.94
	(ii) Other operating expenses	5,091.20	4,007.22	9,531.81	7,202.68
6	<b>Total expenditure (excluding provisions and contingencies) (4+5)</b>	<b>41,868.18</b>	<b>28,896.42</b>	<b>76,800.11</b>	<b>51,427.85</b>
7	<b>Operating profit before provisions and contingencies (3 - 6)</b>	<b>20,977.37</b>	<b>17,169.24</b>	<b>37,769.23</b>	<b>30,006.08</b>
8	Provision (other than tax) and contingencies	8,176.14	5,743.30	15,311.19	13,478.42
9	Exceptional Items	-	-	-	-
10	<b>Profit (+) / Loss (-) from ordinary activities before tax (7-8-9)</b>	<b>12,801.23</b>	<b>11,425.94</b>	<b>22,458.04</b>	<b>16,527.66</b>
11	Tax expense	4,182.11	3,637.22	7,455.77	5,371.29
12	<b>Net Profit (+) / Loss (-) from ordinary activities after tax (10-11)</b>	<b>8,619.12</b>	<b>7,788.72</b>	<b>15,002.27</b>	<b>11,156.37</b>
13	Extraordinary items (net of tax expense)	-	-	-	-
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	<b>8,619.12</b>	<b>7,788.72</b>	<b>15,002.27</b>	<b>11,156.37</b>
15	Paid-up equity share capital of Rs.10 each	37,871.86	37,821.76	37,871.86	37,821.76
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				53,891.63
17	<b>Analytical Ratios</b>				
	(i) Capital Adequacy Ratio	16.19%	19.67%	16.19%	19.67%
	(ii) Earnings Per Share (EPS)				
	Basic	2.28	2.06	3.96	2.99
	Diluted	2.28	2.06	3.96	2.99
		(Not annualised)	(Not annualised)		
18	<b>NPA Ratios</b>				
	i) Gross NPA	34,811.04	23,729.07	34,811.04	23,729.07
	ii) Net NPA	27,354.69	18,836.77	27,354.69	18,836.77
	iii) % of Gross NPA/ Gross Advances	3.48%	3.62%	3.48%	3.62%
	iv) % of Net NPA/ Net Advances	2.76%	2.90%	2.76%	2.90%
	v) Return on assets (Profit before tax / Total assets)	2.56%	2.77%	2.56%	2.77%

**Notes :**

- The above results of the Company were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 10 May 2016. The statutory auditors have issued an unqualified opinion.
- For the purpose of the NPA ratio computations, gross advances include loan to customers, repossessed assets, assigned contract balances, investment in debentures, pass through securities, loan against property, inventory funding and dealer trade advances/ balances.
- Figures for the six months period ended March 31, 2016 and March 31, 2015 are the balancing figures between the audited figures in respect of full financial year and the published year to date figures for the six months period ended September 30, 2015 and September 30, 2014 respectively. The figures for the six months period ended September 30, 2015 and September 30, 2014 respectively had only been reviewed and not subjected to audit.
- Additional disclosures as per clause 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 :**
  - The Company's secured redeemable Non-Convertible Debentures and Subordinated redeemable non-convertible debentures are rated CARE A+ as at March 31, 2016.
  - The Company continues to maintain 100% asset cover for the secured Non Convertible Debentures (NCDs) issued by it.

c. Debt-Equity ratio (in times) as at March 31, 2016 is 6.88 (As at March 31, 2015 : 5.26).

d. Previous/ next due date for the payment of interest/ principal on non convertible debt securities - secured redeemable non-convertible debentures

Particulars	Principal		Interest	
	Amount (Rs. In Lakhs)	Next due date	Previous due date	Next due date
9.35% Secured redeemable non-convertible debentures	25,000.00	26-Jun-20	NA	26-Jun-16
9.48% Secured redeemable non-convertible debentures	25,000.00	29-Apr-20	29-Mar-16	29-Apr-16
9.48% Secured redeemable non-convertible debentures	25,000.00	15-May-20	15-Mar-16	15-Apr-16
10.35% Secured redeemable non-convertible debentures	5,000.00	12-Mar-19	NA	15-Feb-17
10.50% Secured redeemable non-convertible debentures	30,000.00	30-May-17	30-May-15	30-May-16
10.50% Secured redeemable non-convertible debentures	10,000.00	20-Mar-18	20-Mar-16	20-Mar-17
10.55% Secured redeemable non-convertible debentures	2,500.00	29-Jun-18	NA	29-Jun-16
10.55% Secured redeemable non-convertible debentures	2,500.00	28-Jun-19	NA	29-Jun-16
10.55% Secured redeemable non-convertible debentures	2,500.00	29-Jun-20	NA	29-Jun-16
10.55% Secured redeemable non-convertible debentures	4,100.00	13-Jul-18	NA	13-Jul-16
10.55% Secured redeemable non-convertible debentures	4,200.00	12-Jul-19	NA	13-Jul-16
10.55% Secured redeemable non-convertible debentures	4,200.00	13-Jul-20	NA	13-Jul-16
10.55% Secured redeemable non-convertible debentures	3,300.00	14-Jun-18	NA	14-Aug-16
10.55% Secured redeemable non-convertible debentures	3,300.00	14-Jun-19	NA	14-Aug-16
10.55% Secured redeemable non-convertible debentures	3,400.00	12-Jun-20	NA	14-Aug-16
10.65% Secured redeemable non-convertible debentures	7,500.00	16-Feb-18	16-Feb-16	16-Feb-17
10.65% Secured redeemable non-convertible debentures	10,000.00	16-Feb-19	16-Feb-16	16-Feb-17
10.65% Secured redeemable non-convertible debentures	7,500.00	16-Feb-20	16-Feb-16	16-Feb-17
10.70% Secured redeemable non-convertible debentures	25,000.00	23-Sep-17	23-Sep-15	23-Sep-16

Note : There was no principal due for repayment prior to March 31, 2016.

e. Previous/ next due date for the payment of interest/ principal on non convertible debt securities - Subordinated redeemable non-convertible debentures

Particulars	Principal		Interest	
	Amount (Rs. In Lakhs)	Next due date	Previous due date	Next due date
12.00% Subordinated redeemable non-convertible debentures	1,000.00	28-Mar-21	28-Mar-15	28-Mar-16
12.00% Subordinated redeemable non-convertible debentures	2,500.00	21-Feb-21	21-Feb-16	21-Feb-17
12.40% Subordinated redeemable non-convertible debentures	5,000.00	26-Apr-20	26-Jun-15	26-Jun-16
12.40% Subordinated redeemable non-convertible debentures	10,500.00	03-Apr-20	03-Jun-15	03-Jun-16
12.40% Subordinated redeemable non-convertible debentures	11,000.00	03-Nov-19	03-Jun-15	03-Jun-16
11.50% Subordinated redeemable non-convertible debentures	8,500.00	31-May-21	NA	30-Nov-16
11.40% Subordinated redeemable non-convertible debentures	3,500.00	15-Jun-21	NA	15-Dec-16
11.30% Subordinated redeemable non-convertible debentures	8,500.00	21-Jul-21	NA	20-Jan-17

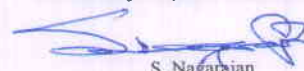
Note : There was no principal due for repayment prior to March 31, 2016.

- f. The following disclosures are not applicable for the Company
- Debt service coverage ratio
  - Interest service coverage ratio
  - Outstanding redeemable preference shares (quantity and value)
  - Capital redemption reserve/debenture redemption reserve

(Rs. In Lakhs)

Particulars	Year ended	
	31-Mar-16	31-Mar-15
Net worth	106,882.95	91,713.39
Net profit after tax	15,002.27	11,156.37
Earnings per share		
Basic (Rs.)	3.96	2.99
Diluted (Rs.)	3.96	2.99

For Hinduja Leyland Finance Limited

  
S. Nagarajan  
Executive Vice Chairman

Place : Chennai  
Date : 10 May 2016