

May 13, 2016

ERFL/SEC/2016/86

The President
Bombay Stock Exchange Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400001

Sub: Audited financial results for the year ended March 31, 2016

Dear Sir / Madam,

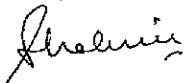
Pursuant to the regulation 52(4) of the Securities & Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015, kindly find enclosed the following:

- i. Annual audited Financial Results along with Auditor's Report and Form A;
- ii. Disclosures under Regulation 52(4) of the Securities & Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015

The Certificate of Debenture Trustee under Regulation 52(5) of the said Regulation is being sent separately.

Thanking you.

Yours truly,
For Edelweiss Retail Finance Limited



Shalinee Mimani
Director

Encl: As above

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

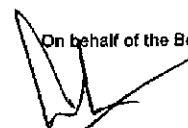
(Rs. in Millions)

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)	940.48	305.61	1,532.57	433.32
(a) Interest on loans	940.48	305.61	1,532.57	433.32
(b) Income on investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	-	-	-	-
2. Other Income	51.14	13.82	82.15	19.17
3. Total Income (1+2)	991.62	319.43	1,614.72	452.49
4. Interest Expended	458.37	134.18	757.68	183.60
5. Operating Expenses (i)+(ii)	272.65	84.35	416.24	136.80
(i) Employees cost	36.24	30.56	49.32	32.17
(ii) Other operating expenses	236.42	53.79	366.92	104.64
6. Total Expenditure (4+5) excluding Provisions and Contingencies	731.03	218.54	1,173.90	320.40
7. Operating Profit before Provisions and Contingencies (3-6)	260.59	100.90	440.82	132.09
8. Provisions (other than tax) and Contingencies	31.40	9.68	61.53	14.12
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	229.19	91.23	379.29	117.97
11. Tax expense	79.24	32.74	132.27	41.41
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	149.95	58.49	247.02	76.56
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/Loss(-) for the period/year (12-13)	149.95	58.49	247.02	76.56
15. Paid-up equity share capital (Face Value of Rs.10 each)	299.50	156.69	299.50	156.59
16. Reserves excluding Revaluation Reserves			2,311.13	1,078.88
17. Analytical Ratios				
(i) Capital Adequacy Ratio	18.70%	21.74%	18.70%	21.74%
(ii) Earnings Per Share (Basic and Diluted)(In Rupees)(Refer note 2)	6.40	3.74	12.28	6.72
18. NPA Ratios				
a) % of Gross NPA to Total credit exposure	0.28%	0.03%	0.28%	0.03%
b) % of Net NPA to Total credit exposure	0.07%	0.00%	0.07%	0.00%
19. Return on Assets (Refer note 3)	1.21%	1.43%	2.44%	2.42%

Notes:-

- The above financial results of Edelweiss Retail Finance Limited ("ERFL" 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.
- Earnings per share for the half year ended March 31, 2016 and March 31, 2015 have been calculated for six months and not annualised.
- 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.
- 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



Anil Kothuri
Director
DIN: 00177945

Date: May 12, 2016
Place: Mumbai

B S R & Associates LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Independent Auditor's Report on Standalone Financial Results Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors Edelweiss Retail Finance Limited

We have audited the accompanying Financial Results of Edelweiss Retail Finance Limited (the 'Company') for the year ended 31 March 2016 (the 'Financial Results'), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015. These Financial Results, which are the responsibility of the Company's management and approved by the Board of Directors, has been prepared on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the 'Act'), read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on these Financial Results based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as Financial Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results:

- i. are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- ii. give a true and fair view of the net profit and other financial information for the year ended 31 March 2016.

The Financial Results include the results for the half year ended 31 March 2016 being the balancing figure between audited figures in respect of the full financial year and the published unaudited year to date figures up to the half year of the current financial year which were subjected to limited review by us.

For B S R & Associates LLP
Chartered Accountants

Firm's Registration No: 16231 W/W-100024



Ashwin Suvarna
Partner

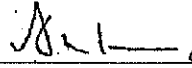
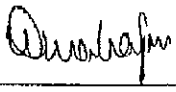


Membership No: 109503

Mumbai
12 May 2016

B S R & Associates (a partnership firm with
Registration No. BA69226) converted into
B S R & Associates LLP (a Limited Liability,
Partnership with LLP Registration No. AAB-8182)
with effect from October 14, 2013

Registered Office:
5th Floor, Lodha Excelus
Apollo Mills Compound
N.M. Joshi Marg, Mahalaxmi
Mumbai - 400 011

FORM A

1	Name of the company	Edelweiss Retail Finance Limited
2	Annual financial statements for the year ended	31 st March 2016
3	Type of Audit observation	Unmodified
4	Frequency of observation	None
5	To be signed by-	
	Arun Kumar Nayyar Chief Executive Officer	
	Vineet Mahajan Chief Financial Officer	
	Auditor of the company For BSR & Associates LLP Chartered Accountants Firm's Registration No:116231W/100024 Ashwin Suvarna Partner Membership No: 109503	
	Anil Kothuri Audit Committee Chairman	

Edelweiss Retail Finance Limited

Corporate Identity Number : U67120WB1997PLC082953

(formerly Affluent Dealcom Private Limited upto December 31, 2013; Affluent Dealcom Limited upto January 5, 2014)

Registered Office : 2A & 2B, Savitri Tower, 3A, Dr. Martin Luther King Sarani, (Formerly Upper Wood Street) Kolkata 700017

Corporate Office : Edelweiss House, Off CST Road, Kalina, Mumbai 400098 ☎+91 22 4009 4400 www.edelweissfin.com

Disclosures under Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

a) Details of Credit Rating

Instrument category	ICRA	CARE	Brickworks
i) Long Term Instruments			
Rating	AA	AA	AA+
Amount in Millions	22,500	4,500	4,500
ii) Short Term Instruments			
Rating	A1+	A1+	-
Amount in Millions	6,000	5,000	-

(Rupees in Millions)

Particulars	Half year ended		Year Ended	
	March 31, 2016	March 31, 2015	March 31, 2016	March 31, 2015
b) Debt-equity Ratio *	4.10	3.27	4.10	3.27
c) Capital redemption reserve	-	-	-	-
d) Debenture redemption reserve #	-	-	-	-
e) Net worth (Rupees in Millions) **	2,599.89	1,235.47	2,599.89	1,235.47

* - Debt-equity ratio - Total Debt (Long Term borrowing + Short Term borrowing + Current Maturities of long term debts) / Net worth

- 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

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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	INE528S07029- Option 1	NA	NA	19-Aug-16	NA	NA
2	INE528S07037 - Option II	NA	NA	19-Aug-16	NA	NA
3	INE528S07045 - OptionIII	NA	NA	19-Aug-16	NA	NA
4	INE528S07052 - OptionIV	NA	NA	19-Aug-16	NA	NA

Notes:

- 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.

ERFL/SEC/2016/87

May 17, 2016

The President
Bombay Stock Exchange Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400001

Sub: Certificate under Regulation 52(5) of SEBI(Listing Obligations & Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

In continuation of our letter no. ERFL/SEC/2016/86 dated May 13, 2016, we hereby submit Certificate of Debenture Trustee under the Regulation 52(5) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 for the half year ended March 31, 2016 in respect of the Debentures issued by Edelweiss Retail Finance Limited.

This is for your information and record.

Thanking you.

Yours truly,
for Edelweiss Retail Finance Limited

Sudipta Majumdar

Sudipta Majumdar
Company Secretary

Encl: As above

Edelweiss Retail Finance Limited

Corporate Identity Number : U67120WB1997PLC082953

(formerly Affluent Dealcom Private Limited upto December 31, 2013; Affluent Dealcom Limited upto January 5, 2014)

Registered Office : 2A & 2B, Savitri Tower, 3A, Dr. Martin Luther King Sarani, (Formerly Upper Wood Street) Kolkata 700017

Corporate Office : Edelweiss House, Off CST Road, Kalina, Mumbai 400098 ☎+91 22 4009 4400 www.edelweissfin.com

IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154



Ref. No. 958/ITSL/OPR/16-17
May 16, 2016

To,

Edelweiss Retail Finance Limited
Edelweiss House, Off C.S.T Road, Kalina,
Mumbai – 400 098

Kind attn.: Mr. Vineet Mahajan

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, for Debentures Issued by Edelweiss Retail Finance Limited, for the half year ended 31st March, 2016.

Dear Sir,

We are acting as Debenture Trustee for the Secured Redeemable Non-Convertible Debentures issued by Edelweiss Retail Finance Limited ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4).

Thanking you.

Yours faithfully,

IDBI Trusteeship Services Limited


Authorized Signatory



Encl. As above