

Neogrowth Credit Private Limited
Regd Office: 503,Tower 2B, One IndiaBulls Centre 841 S.B. Marg Mumbai-400013,India
Extract of Audited Financials Results for the Year Ended March 31,2016

(INR)

Particulars	Year ended	
	31st March-2016	31st March-2015
1. Interest earned (a)+(b)+(c)+(d)	42,69,48,745	6,55,36,834
(a) Interest on advances bills(Interest From Loans)	41,09,81,590	5,57,78,572
(b) Income on investments	90,61,221	61,13,155
(c) Interest on balances with Reserve Bank of India and other interbank funds (Interest from Bank Deposit)	69,05,934	36,45,107
(d) Others	-	-
2. Other Income	8,00,39,653	1,29,61,488
3. Total Income (1+2)	50,69,88,398	7,84,98,322
4. Interest Expended Including finance charges	18,78,87,308	3,03,15,042
5. Operating Expenses (i)+(ii)+(iii)+(iv)	43,36,48,927	18,57,92,055
(i) Employees cost	20,02,82,384	10,14,65,043
(ii) Loan Servicing Expenses	5,45,46,550	1,08,04,750
(iii) Depreciation	1,21,39,196	99,15,074
(iv) Other operating expenses(including loan losses)	16,66,80,797	6,36,07,188
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)		
6.Total Expenditure ((4+5) excluding provisions and contingencies	62,15,36,235	21,61,07,097
7. Operating Profit before Provisions and Contingencies (3 -6)	(11,45,47,837)	(13,76,08,775)
8. Provisions (other than tax) and Contingencies	-	-
9. Exceptional Items	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7 -8-9)	(11,45,47,837)	(13,76,08,775)
11. Tax expense	-	-
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	(11,45,47,837)	(13,76,08,775)
13. Extraordinary items (net of tax expense) (if applicable)	-	-
14. Net Profit (+)/ Loss (-) for the period(12-13)	(11,45,47,837)	(13,76,08,775)
15. Paid -up equity share capital (Face Value of the Share @10 each)	1,80,00,40,000	1,80,00,30,000
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	8,52,34,944	7,51,26,987
17. Analytical Ratios		
(i) Capital Adequacy Ratio	26.07%	69.07%
(ii) Earnings Per Share (EPS) (Basic)-Rupees	(6.36)	(7.65)
18. NPA Ratios		
a) Gross/Net NPA	5,01,63,670 / 76,78,755	56,74,931 / 54,30,306
b) % of Gross/Net NPA	2.05% / 0.31%	1.20% / 1.15%
c) Return on Assets	-4.69%	-28.92%
19. Net Worth	43,85,34,373	40,48,55,367
19. Debt Equity Ratio	4.78	1.14

Notes

- The above audited financial results for the year ended 31st March,2016 have been reviewed by the audit committee and upon their recommendation, approved by the board of directors at their meeting held on 30th May 2016.
- 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 segment under AS-17 (Segment Reporting).
- Listing for Debentures were done in January 2016, and hence financials are reported on year-end basis.
- Previous year figures have been reclassified / regrouped to confirm to this year's classification, wherever necessary.
- Previous due dates of 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
17.5% Non-Convertible debentures(Unlisted)	INE814O07014	30th March 2016	Yes	29th June 2016
13.5% Non-Convertible debentures(Listed)	INE814O08012	NA	NA	22nd July 2016

For Negrowth Credit Private Limited
Sd/-
Piyush Kumar Khaitan
CEO & Managing Director

Place: Mumbai
Date:30th May-16