

1	(d) Others	380.75	230.94	380.75	552.32
2	Other Income	138.73	137.88	138.73	294.41
3	Total Income (1+2)	8,057.40	5,441.22	8,057.40	11,876.99
4	Interest expended including Finance Costs	3,374.61	2,356.89	3,374.61	5,103.06
5	Operating Expenses (I) + (II)	2,425.74	1,321.61	2,425.74	3,604.90
6	(I) Employee Cost	1,199.89	714.94	1,199.89	1,636.65
7	(II) Other Operating expenses	1,225.85	606.67	1,225.85	1,968.25
8	Total Expenditure (4+5) excluding Provisions and Contingencies	5,800.35	3,678.50	5,800.35	8,707.96
9	Provisions and Contingencies	2,257.05	1,762.72	2,257.05	3,169.03
10	Operating Profit before Provisions and Contingencies(3-6)	156.27	244.22	156.27	275.29
11	Provisions (other than tax) and Contingencies	-	-	-	-
12	Exceptional Items	-	-	-	-
13	Profit(+)/Loss (-) from Ordinary Activities before tax (7-8-9)	2,100.78	1,518.50	2,100.78	2,893.74
14	Tax expense	740.30	562.25	740.30	975.14
15	Net Profit(+)/Loss (-) from Ordinary Activities after tax (10-11)	1,360.48	956.25	1,360.48	1,918.60
16	Extraordinary Items (net of tax expenses)	-	-	-	-
17	Net Profit (+) / Loss (-) for the period (12-13)	1,360.48	956.25	1,360.48	1,918.60
18	Paid up Equity Share capital	669.75	555.75	669.75	555.75
19	Reserves excluding Revaluation Reserves as per Balance Sheet of previous accounting year	-	-	-	10,037.96
20	Analytical Ratio	-	-	-	-
21	a) Capital adequacy ratio	20.69%	19.70%	20.69%	19.91%
22	b) Earnings per share (not annualised for Half year)	-	-	-	-
23	- Basic	24.48	17.21	24.48	34.52
24	- Diluted	24.45	17.21	24.45	34.52
25	16 NPA Ratios	-	-	0	-
26	c) Gross NPA	165.81	133.62	165.81	122.15
27	d) Net NPA	82.90	66.81	82.90	61.08
28	e) % Gross NPA	0.24%	0.32%	0.24%	0.23%
29	f) % Net NPA	0.12%	0.18%	0.12%	0.12%
30	g) Return of Assets (not annualised for Half year)	1.92%	2.04%	1.92%	3.80%

**Notes:**

- The results for the half year ended 30 September 2016 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 05<sup>th</sup> November 2016.
- The company is primarily engaged in the business of Micro Finance. All the activities of the company revolve around the main business. As such there are no separate reportable segments as per AS-17 "Segment Reporting".
- The financial results for the half year ended September 30, 2016 of the Company has been subject to "Limited Review" by the Statutory Auditors.
- ICRA Limited has assigned a rating of BBB to the Non-Convertible Debentures of the Company.
- The Non-Convertible debentures are secured against hypothecation of pool of loans with a security cover of 100% of the outstanding of the respective debentures.
- During the half year ended 30 September 2016, the Company has issued 1140004 equity shares of Rs. 10 each to the new investors at a premium of Rs. 940.88 per share.
- The previous due date of interest payment on the Non-Convertible Debentures was 08.08.2016 and the same was paid on due date. The next due date of interest on the Non-Convertible Debentures is on 08.11.2016.
- Previous year figures are reclassified wherever necessary to correspond with the current year classification.

Place : Chennai  
Date : 05.11.2016

For Madura Micro Finance Limited  
FS Mohan Eddy  
Whole-time Director

**VARDHMAN TEXTILES LIMITED**

Regd. & Corporate Office: Chandigarh Road,  
Ludhiana-141010, Punjab (India)  
PAN No.: AABCM4692E;  
CIN: L17111PB1973PLC003345  
E-mail: secretarial.lud@vardhman.com;  
Website: www.vardhman.com

**COMPANY NOTICE**

Notice is hereby given pursuant to Regulation 29, read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of Board of Directors of the Company is scheduled to be held on Tuesday, 15th November, 2016, inter-alia, to consider and approve the Un-Audited Financial Results for the Quarter/ Half-year ended 30th September, 2016.

This notice is also available on the websites of:-

- Company ([www.vardhman.com](http://www.vardhman.com))
- BSE Ltd. ([www.bseindia.com](http://www.bseindia.com))
- NSE Ltd. ([www.nseindia.com](http://www.nseindia.com))

For VARDHMAN TEXTILES LIMITED  
Sd/-

Date : 05.11.2016 (KARAN KAMAL WALIA)  
Place : Ludhiana Company Secretary