



MAGMA HOUSING FINANCE

Dated: 6 May, 2016

BSE Limited

Department of Corporate Services
25th Floor, P. J. Towers, Dalal Street, Fort,
Mumbai - 400 001

(Company Code - 108793)

Dear Sir/Madam,

Sub: Certificate from Debenture Trustee

Ref: Regulations 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

This is to inform you that in compliance with the provisions of Regulations 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation 2015, we are enclosing herewith the Certificate received from GDA Trusteeship Limited, Debenture Trustee of the Company.

You are requested to take note of the same.

Thanking you,

Yours faithfully,
For **Magma Housing Finance**
(A Public Company with Unlimited Liability)

Priti Saraogi

sd
Priti Saraogi
Company Secretary
Membership No.: A26360
Address: Neelanjan Apartment,
18/2, Gariahat Road,
Kolkata - 700 019

Encl: As above

Magma Housing Finance (A Public Company with Unlimited Liability)
(Formerly, GE Money Housing Finance)

047681

Regd. Office: 8 Sant Nagar, East of Kailash, New Delhi - 110065, Ph: +91 11 45728100
Web : <http://www.magmahfc.co.in>, CIN : U65922DL2004ULL125931



GDA Trustee

Believe in yourself... Trust us!



May 06, 2016

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Magma Housing Finance**. (“**the Company**”) for the financial year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For GDA Trusteeship Limited

Authorised Signatory



GDA Trusteeship Ltd.

Mumbai Office : Office No. 83-87, 8th Floor, Mittal Tower, 'B' Wing, Nariman Point, Mumbai - 400 021. Tel: +91-22-49220555 • Fax: +91-22-49220505

Regd. Office : GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038. CIN No. U74999PN1997PLC110262

• Tel: +91-020-26280081 • Fax: +91-020-26280276 • Email: dt@gdatrustee.com Web: www.gdatrustee.com

Bengaluru Office : D II - 207, Shiram White House, Netaji Subhashchandra Bose Road, 16th Cross, 8th Main, R. T. Nagar, Ind Bank, Bengaluru - 560 032.

Delhi Office : B-22, Ansal Chambers - 1, 3, Bhikaji Kama Place, New Delhi - 110088.

Chennai Office : First Floor, No. 28, Ganapathy Colony, III Street, Teynampet, Chennai - 600 018.



MAGMA HOUSING FINANCE

(A Public Company with Unlimited Liability)

Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Financial Year ended 31 March 2016

Sl. No.	Particulars	As at 31 March 2016	
		Type of Instrument	Rating
a.	Credit rating and change in credit rating (if any)	Short Term Debt Long Term Bank Facilities Long Term Debt (Secured NCD)	CRISIL A1+ CARE/ICRA AA- CARE/ICRA AA-
		There was no change in the credit rating of the Company during the last six months.	
b.	Asset cover available, in case of non convertible debt securities Debentures are secured by first charge ranking pari-passu with each other on the Company's book debts and loan instalment receivables along with mortgage created over the Immovable Property. The total asset cover is hundred percent or above of the principal amount of the said debentures.		
c.	Debt-equity ratio (Total Debts / Shareholder's fund)	6.51	
d.	Previous due date for a) the payment of interest b) the repayment of principal of non convertible debt securities whether the same has been paid or not	As per Annexure	
e.	Next due date for a) the payment of interest b) the principal along with the amount of interest		
f.	Debt service coverage ratio [(Earning before interest and tax for the year) + (Principal collected from customers during the year)] / [(Interest expenses for the year) + (Principal repaid of the borrowings during the year)]	1.54	
g.	Interest service coverage ratio (Earning before interest and tax / Interest expense)	1.25	
h.	Debenture redemption reserve	Nil	
i.	Net worth (₹ in lacs)	24,127.88	
j.	Net profit after tax (₹ in lacs)	2,280.55	
k.	Earnings per share - Basic and diluted (in ₹)	1.54	

By order of the Board
For Magma Housing Finance
(A Public Company with Unlimited Liability)

Sachin Khandelwal
Managing Director & Chief Executive Officer

Place: Kolkata
Date: 06 May, 2016

Registered Office : 8, Sant Nagar, East of Kailash, New Delhi - 110 065
CIN : U65922DL2004ULL125931 ; Website : <http://www.magmahfc.co.in>

Annexure

Details of payment of interest / principal of non convertible debentures

₹ In crores

S. No	Name of debenture holders	Date of Allotment	Last Interest payment date	Next Interest payment date	Last Principal Payment Date	Next Principal Payment Date	Principal Amount
1	Franklin India Ultra Short Bond Fund	28-Nov-14	28-Nov-15	30-May-16	-	30-May-16	50.00
2	Magma HDI General Insurance Co Ltd	28-Nov-14	28-Nov-15	30-May-16	-	30-May-16	10.00
3	HDFC Trustee Company Ltd. A/C HDFC Corporate Debt Opportunities Fund	06-Feb-15	On maturity	25-Apr-18	-	25-Apr-18	40.00
4	Bank of Maharashtra	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-20	10.00
5	Bank of Baroda	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-20	25.00
6	Bank of India	31-Mar-15	31-Mar-16	31-Mar-17	-	31-Mar-22	20.00
7	Bank of Maharashtra	31-Mar-16		31-Mar-17	-	31-Mar-23	10.00

