

November 1, 2022

BSE Limited

P J Towers, Dalal Street, Fort, Mumbai – 400 001. **National Stock Exchange of India Limited**

Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051.

Dear Sirs,

Sub: Submission of Financial Results for the quarter ended September 30, 2022, as per Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015

With reference to the captioned subject, we enclose the following:

- a) Unaudited Financial Results of the Company for quarter and half year ended September 30, 2022, duly approved by the Board of Directors at its meeting held on November 1, 2022, together with the Limited Review Report of the Auditors' thereon;
- b) Information as required pursuant to Regulation 52(4) and Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- c) Disclosures of Related Party Transactions for the half year ended September 30, 2022 pursuant to Regulation 23(9) of the SEBI Listing Regulations.

Further, we would like to inform that the Board of Directors of the Company at their meeting held on November 1, 2022, have approved, inter alia, the issuance of Non-Convertible Debentures for an amount not exceeding Rs. 3,500 crores, on a private placement basis, subject to requisite approvals.

Kindly take the above on record.

Thanking you,

Yours faithfully,

For Edelweiss Housing Finance Limited

GIRISH MAHESH GIRISH MAHESH MANIK

MANIK

Date: 2022.11.01

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Girish Manik Company Secretary

Encl: as above



Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 52(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to The Board of Directors Edelweiss Housing Finance Limited

- 1. We have reviewed the accompanying statement of unaudited financial results of Edelweiss Housing Finance Limited (the "Company") for the quarter ended September 30, 2022 and year to date from April 1, 2022 to September 30, 2022 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
- 2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS 34 prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 5. The comparative figures for the quarter ended September 30, 2021 and year to date from April 1, 2021 to September 30, 2021, which has been reviewed by the predecessor auditor vide its report dated October 27, 2021, in which the predecessor auditor has expressed an unmodified conclusion. Our conclusion is not modified in respect of this matter.

For NGS & Co. LLP

Chartered Accountants

ICAI Firm Registration No.: 119850W

Ram prasad Ram prasad soni
Soni
Date: 2022.11.01
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R. P. Soni
Partner
Membership No.:

UDIN: 22104796BBOPNS3595

Place: Mumbai

Date: November 1, 2022



Financial Results for the quarter and half year ended September 30, 2022

(₹ in Crores)

			Quarter Ended		Half Yea	r Ended	Year Ended	
	Particulars	30, 2022 30, 2022 30,		September 30, 2021 (Unaudited)	September 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	March 31, 2022 (Audited)	
1	Revenue from operations							
	(a) Interest income	106.17	103.01	114.14	209.18	219.47	445.31	
	(b) Fee and commission income	4.34	4.04	16.15	8.38	28.66	58.07	
	(c) Net gain on fair value changes	0.04	0.37	4.04	0.41	5.69	8.63	
	Total revenue from operations	110.55	107.42	134.33	217.97	253.82	512.01	
2	Other income	1.07	0.33	0.71	1.40	0.97	1.89	
3	Total Income (1+2)	111.62	107.75	135.04	219.37	254.79	513.90	
4	Expenses							
	(a) Finance costs	70.32	74.60	84.90	144.92	174.07	327.57	
	(b) Employee benefits expense	16.01	13.02	13.77	29.03	28.60	66.3	
	(c) Depreciation and amortisation expense	1.04	1.00	0.97	2.04	1.98	4.02	
	(d) Impairment on financial instruments	1.03	2.30	4.06	3.33	24.52	42.64	
	(e) Other expenses	14.80	12.09	12.04	26.89	23.56	53.19	
	Total expenses	103.20	103.01	115.74	206.21	252.73	493.73	
5	Profit / (Loss) before tax (3-4)	8.42	4.74	19.30	13.16	2.06	20.17	
6	Tax expense	2.15	1.39	3.28	3.54	0.01	6.37	
	Current tax (includes reversal of excess / short provision of earlier years)	3.21	1.23	0.83	4.44	0.83	0.11	
	Deferred tax	(1.06)	0.16	2.45	(0.90)	(0.82)	6.26	
7	Net Profit / (Loss) for the period (5-6)	6.27	3.35	16.02	9.62	2.05	13.80	
8	Other Comprehensive Income	-	-	-	-	-	0.01	
9	Total Comprehensive Income (7+8)	6.27	3.35	16.02	9.62	2.05	13.81	
10	Earnings Per Share (₹) (Face Value of ₹ 10/- each)*							
	- Basic	0.90	0.48	2.31	1.39	0.30	1.99	
	- Diluted	0.90	0.48	2.31	1.39	0.30	1.99	

^{*} Not annualised for the quarters and half years

Notes

- 1. Edelweiss Housing Finance Limited (the 'Company'/ 'EHFL') has prepared unaudited financial results (the 'Statement') for the quarter and half year ended September 30, 2022 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015'), as amended, and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provision of the Companies Act, 2013, as applicable.
- 2. The above financial results of the Company are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meetings held on November 01, 2022.
- 3. Details of Resolution plan implemented under the Resolution Framework for COVID-19 related stress as per circular dated August 6, 2020.

Format - B: As at September 30, 2022

					(₹ in Crores)
	(A)	(B)	(C)	(D)	(E)
	Exposure to	Of (A), aggregate	Of (A) amount written	Of (A) amount paid	Exposure to
	accounts	debt that slipped into	off during the half-	by the borrowers	accounts
	classified as	NPA during the half-	year	during the half-	classified as
	Standard	year		year	Standard
Type of borrower	consequent to				consequent to
, ·	implementation of				implementation of
	resolution plan -				resolution plan -
	Position as at the				Position as at the
	end of the				end of this half-
	previous half-year				year
Personal Loans	8.59	1.17	-	0.09	7.33
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	8.59	1.17	-	0.09	7.33

^{*}As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

4. Micro, Small and Medium Enterprises (MSME) sector - Restructuring of advances as at September 30, 2022 The Company has restructured the accounts as per RBI circular circulars DBR.No.BP.BC.100/21.04.048/2017-18 dated February 7,2018, DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018, circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019,circular DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020.

		(₹ in Crores)
Type of borrower	No. of accounts restructured*	Amount
MSME	37	18.37

^{*} Excludes accounts closed / written off



Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24 2021.
 (a).(i) Details of transfer through assignment in respect of loans not in default during the quarter and half year ended September 30 2022.

Particulars	Quarter Ended September 30, 2022	Half Year Ended September 30, 2022
Count of Loan accounts Assigned	252	492
Amount of Loan account Assigned (₹ in Crores)	50.80	88.19
Retention of beneficial economic interest (MRR)	10%	10%
Weighted Average Maturity (Residual Maturity) (in years)	13.17	13.15
Weighted Average Holding Period (in years)	2.65	2.28
Coverage of tangible security	100%	100%
Rating-wise distribution or rated loans	Unrated	Unrated

(a).(ii) Details of loans acquired through assignment in respect of loans not in default during the the quarter and half year ended September 30 2022.

Particulars	Quarter Ended September 30, 2022	Half Year Ended September 30, 2022
Aggregate principal outstanding of loans acquired (₹ in Crores)	15.28	205.40
Aggregate consideration paid (₹ in Crores)	15.28	199.85
Weighted average residual tenor of loans acquired	1.43	4.11

(a).(iii) Details of loans replaced / repurchased not in default which were transferred earlier during the quarter and half year ended September 30 2022.

Particulars	Quarter Ended September 30, 2022	Half Year Ended September 30, 2022
Count or Loan accounts replaced	Nil	10
Amount of Loan account replaced (₹ in Crores)	Nil	1.69
Damages paid	Nil	Nil

- (b) The company has not transferred /acquired any stressed loan during the quarter and half year ended September 30, 2022
- 6. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

7. Statement of assets and liabilities

(₹ in Crores)

	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
ASSETS		
Financial assets	3,945.52	3,921.35
(a) Cash and cash equivalents	361.81	292.96
(b) Bank balances other than (a) above	205.42	207.28
(c) Stock in trade	-	-
(d) Receivables		
(i) Trade receivables	0.33	5.68
(ii) Other receivables	-	-
(e) Loans	2,989.83	3,096.44
(f) Investments	292.20	261.81
(g) Other financial assets	95.93	57.18
Non-financial assets	40.63	35.32
(a) Current tax assets (net)	16.32	11.37
(b) Property, Plant and Equipment	11.17	12.83
(c) Intangible assets under development	2.33	1.74
(d) Other Intangible assets	0.46	0.51
(e) Other non- financial assets	10.35	8.87
TOTAL ASSETS	3.986.15	3,956.67
LIABILITIES AND EQUITY	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,
Financial liabilities	3,183.32	3,162.63
(a) Payables	3,103.32	3,102.03
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.02	0.52
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	8.09	14.13
(b) Debt securities	798.06	793.59
(c) Borrowings (other than debt securities)	1,076.24	1,448.57
(d) Subordinated Liabilities	53.68	50.86
(e) Other financial liabilities	1.247.23	854.96
	, ,	
Non-financial liabilities	15.07	16.41
(a) Current tax liabilities (net)	0.57	0.57
(b) Provisions	4.63	4.40
(c) Deferred tax liabilities (net)	6.28	7.18
(d) Other non-financial liabilities	3.59	4.26
Equity	787.76	777.63
(a) Equity share capital	69.35	69.35
(b) Other equity	718.41	708.28
TOTAL LIABILITIES AND EQUITY	3,986.15	3.956.67



8. Statement of cashflow for the half year ended

(₹ in Crores)

		September 30, 2022 (Unaudited)	(₹ in Crores) September 30, 2021 (Unaudited)
Α	Cash flow from operating activities		
	Profit / (Loss) before tax	13.16	2.06
	Adjustments for		
	Depreciation, amortisation and impairment	2.04	1.98
	Impairment on financial instruments	3.33	24.52
	Fair value of financial Instrument (Net)	(0.66)	-
	Interest on lease liabilities	0.46	0.60
	Profit on lease modification/cancellation	(0.71)	-
	ESOP and SAR cost reimbursement	0.17	-
	Gain on buy back of securities (amortised Cost)	-	0.63
	Loss /(Gain) on sale of fixed assets	(0.09)	(0.01)
	Operating cash flow before working capital changes	17.70	29.78
	Add / (Less): Adjustments for working capital changes		
	Decrease/(Increase) in Receivables	4.81	(2.72)
	Decrease/(Increase) in Stock in trade	-	15.58
	Decrease/(Increase) in Receivables from financing business (net)	103.83	88.76
	Decrease/(Increase) in Other financial assets	(36.55)	(149.56)
	Decrease/(Increase) in Investments	(29.74)	(53.88)
	Decrease/(Increase) in Other non financial assets	(1.48)	(5.76)
	Increase / (Decrease) in Trade payables	(6.55)	(0.82)
	Increase / (Decrease) in Non financial liabilities and provisions	(0.43)	(9.87)
	Increase / (Decrease) in Other financial liability	(33.39)	(71.03)
	Cash flow from operations	18.20	(159.52)
	Income taxes paid (Net)	(9.39)	(3.68)
	Net cash generated from / (used in) operating activities -A	8.81	(163.20)
В	Cash flow from investing activities		
	Purchase of Property, plant and equipment and Intangible assets	(0.11)	(1.87)
	Decrease/(Increase) in Capital Work-in-progress and Intangibles assets under development	(0.60)	(0.60)
	Sale of Property, plant and equipment	0.15	0.02
	Net cash generated from / (used in) investing activities - B	(0.56)	(2.45)
_	Cook flow from financing activities		
С	Cash flow from financing activities	35.91	(440.00)
	Increase / (Decrease) in Debt securities		(116.83)
	Increase / (Decrease) in Borrowings other than debt securities	(371.47)	(413.55)
	Securitisation liability (including loan assigned under PCG scheme)	397.93	81.09
	Repayment of lease obligations Net cash generated from / (used in) financing activities - C	(1.77) 60.60	4.74 (444.55)
		20.05	` '
	Net increase / (decrease) in cash and cash equivalents (A+B+C)	68.85	(610.20)
	Cash and cash equivalent as at the beginning of the period	292.96	945.58
	Cash and cash equivalent as at the end of the period	361.81	335.38

- 9. Figures for the previous period/ year have been regrouped/ reclassified wherever necessary to conform to current period presentation.
- 10. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2022 is attached as Annexure-A.

On behalf of the Board of Directors

RAJAT RAVI AVASTHI Chiptolly-signed by REALT RAVI MARATHEI Date 2012 21 LOT 17/07/01 + 07/30*

Rajat Avasthi

Edelweiss Housing Finance Limited

Annexure - A

Disclosure in compliance with regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the half year ended September 30, 2022

Sr. No.	Particulars	Half Year Ended September 30, 2022	Year Ended March 31, 2022
		(Unaudited)	(Audited)
1	Debt-equity Ratio (refer note 1)	3.9	3.9
2	Debt service coverage ratio (DSCR) (refer note 2)	0.28	0.24
3	Interest service coverage ratio (ISCR) (refer note 3)	1.09	1.0
4	Outstanding redeemable preference shares (quantity and value)	N	il N
5	Debenture redemption reserve (₹ in Crores)	25.63	25.6
6	Net worth ^(refer note 4) (₹ in Crores)	787.70	777.6
7	Net profit after tax (₹ in Crores)	9.63	13.8
8	Earnings per share (not annualised)		
8.a	Basic (₹)	1.39	1.9
8.b	Diluted (₹)	1.39	1.9
9	Total debts to total assets (refer note 5)	0.78	0.7
10	Net profit margin (%) (refer note 6)	4.41%	2.69%
11	Sector specific equivalent ratios as on September 30, 2022		
	(a) Capital to risk-weighted assets ratio (CRAR) (%)	35.82%	28.289
	(b) Tier I CRAR (%)	35.82%	28.289
	(c) Tier II CRAR (%)	0.00%	0.00%
	(d) Stage 3 ratio (gross) (%) (refer note 7)	2.52%	6 1.99%
	(e) Stage 3 ratio (net) (%) (refer note 8)	1.99%	6 1.46%

The Company, being a Housing Finance Company ('HFC'), disclosure of Current ratio, Long term debt to working capital, Bad debts to Account receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin ratio are not applicable

Notes:-

- 1 Debt-equity Ratio = Total Debt (Debt Securities + Borrowings (other than debt securities) +Subordinated Liabilities + Securitisation Liability) / Net worth
- 2 DSCR = Profit before interest and tax / (Interest expense + Principal repayment of borrowing and securitisation Liability in next six months / twelve Months)
- 3 ISCR = Profit before interest and tax / Interest expense
- 4 Net worth = Share capital + Share application money pending allotment + Reserves & Surplus Deferred Tax Assets
- Total debts to total assets = Total Debt (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Securitisation Liability) / total assets
- 6 Net profit margin (%) = Net profit after tax / Revenue from Operations
 - Stage 3 ratio (gross) = Gross Stage 3 loans / Gross Loans
- 8 Stage 3 ratio (net) = (Gross stage 3 loans impairment loss allowance for Stage 3) / Gross Loans

The secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by mortgage of the Company's immovable property and/or by hypothecation of book debts/ loan receivables and other assets to the extent as stated in the information memorandum. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount and other dues at all times for the non-convertible debt securities issued by the Company.



Limited Review Report

Review Report to The Board of Directors Edelweiss Housing Finance Limited

- 1. We have reviewed the accompanying special purpose statement of unaudited Ind AS financial results of **Edelweiss Housing Finance Limited** (the "Company"), for the quarter and half year ended September 30, 2022 (the "Statement") prepared by the Company in connection with Consolidation of the Company's financial information with Edelweiss Financial Services Limited (the "Ultimate Holding Company") pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Listing Regulation").
- 2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the listing regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 5. The comparative figures for the quarter and half year ended September 30, 2022, which has been reviewed by the predecessor auditor vide its report dated October 27, 2021, in which the predecessor auditor has expressed an unmodified conclusion. Our conclusion is not modified in respect of this matter.
- 6. This report is issued at the request of the Company and is intended solely for the information and use of the Ultimate Holding Company for the purpose of presentation of its unaudited financial results for the quarter and half year ended September 30, 2022 and for the use of S.R. Batliboi & Co. LLP (the current statutory auditor of Ultimate Holding Company) in conjunction with the review of unaudited consolidated financial results and is not intended to be and should not be used for any other purpose.

For NGS & Co. LLP

Chartered Accountants

ICAI Firm Registration No.: 119850W

Ram Digitally signed by Ram prasad soni Date: 2022.11.01 17:13:20 +05'30'

R. P. Soni
Partner
Membership No.:

UDIN: 22104796BBQPIL7449

Place: Mumbai

Date: November 1, 2022

Edelweiss Housing Finance Limited
Corporate Identity Number: U65922MH2008PLC182906
Registered Office: Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City,
Kirol Road, Kurla (west), Mumbai – 400070 Tel: +91 22 4272 2200
Website: www.edelweisshousingfin.com, assistance@edelweisshousingfin.com



Financial Results for the quarter and half year ended September 30, 2022

(₹ in Crores)

	Quarter Ended Half Year Ended					(₹ in Crores) Year Ended
Particulars	September	June	September	September	September	March
Faiticulais	30, 2022	30, 2022	30, 2021	30, 2022	30, 2021	31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Revenue from operations						
(a) Interest income	106.17	103.01	114.14	209.18	219.47	445.31
(b) Fee and commission income	4.34	4.04	16.15	8.38	28.66	58.07
(c) Net gain on fair value changes (including Treasury income)	0.04	0.37	4.04	0.41	5.69	8.63
Total revenue from operations	110.55	107.42	134.33	217.97	253.82	512.01
2 Other income	1.07	0.33	0.71	1.40	0.97	1.89
3 Total Income (1+2)	111.62	107.75	135.04	219.37	254.79	513.90
4 Expenses						
(a) Finance costs	70.32	74.60	84.90	144.92	174.07	327.57
(b) Employee benefits expense	16.01	13.02	13.77	29.03	28.60	66.3
(c) Depreciation and amortisation expense	1.04	1.00	0.97	2.04	1.98	4.02
(d) Impairment on financial instruments	1.03	2.30	4.06	3.33	24.52	42.64
(e) Other expenses	14.80	12.09	12.04	26.89	23.56	53.19
Total expenses	103.20	103.01	115.74	206.21	252.73	493.73
5 Profit / (Loss) before share in profit / (loss) of associates and tax (3-4)	8.42	4.74	19.30	13.16	2.06	20.17
6 Share in profit / (loss) of associates	-				-	-
7 Profit / (Loss) before tax (5+6)	8.42	4.74	19.30	13.16	2.06	20.17
8 Tax expense	9.1.			10110		
Current tax (includes reversal of excess / short provision of earlier years)	3.21	1.23	0.83	4.44	0.83	0.11
Deferred tax and MAT	(1.06)	0.16	2.45	(0.90)	(0.82)	6.26
9 Net Profit / (Loss) for the period (7-8)	6.27	3.35	16.02	9.62	2.05	13.80
10 Other Comprehensive Income	-	-	-	-	-	0.01
11 Total Comprehensive Income (9+10)	6.27	3.35	16.02	9.62	2.05	13.81
12 Net Profit for the period attributable to:						
Owners of the company	6.27	3.35	16.02	9.62	2.05	13.80
Non controlling interests	-	-	-	-	-	-
13 Other Comprehensive Income for the period						
attributable to:						
Owners of the company	-	-	-	-	-	0.01
Non controlling interests	-	-	-	-	-	-
14 Total Comprehensive Income for the period attributable to:						
Owners of the company	6.27	3.35	16.02	9.62	2.05	13.81
Non controlling interests	-	-	-	-	-	-
15 Earnings Per Share (₹) (Face Value of ₹ 10/- each)*						
- Basic	0.90	0.48	2.31	1.39	0.30	1.99
- Diluted	0.90	0.48	2.31	1.39	0.30	1.99

^{*} Not annualised for the quarters and half years

Notes:

Pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended applicable to the
ultimate holding company, results were prepared by Edelweiss Housing Finance Limited (the 'Company' / 'EHFL') for the purpose of presentation of
consolidated financial results of Edelweiss Financial Services Limited (EFSL).

Edelweiss Housing Finance Limited
Corporate Identity Number: U65922MH2008PLC182906
Registered Office: Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City,
Kirol Road, Kurla (west), Mumbai – 400070 Tel: +91 22 4272 2200
Website: www.edelweisshousingfin.com, assistance@edelweisshousingfin.com



- 2. The above financial results of the Company are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meetings held on November 01, 2022.
- 3. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

4. Segment Results

(₹ in Crores)

		Quarter Ended		Half Va	ar Ended	(Cili Cioles)	
						Year Ended	
Particulars	September	June	September	September	September	March	
	30, 2022	30, 2022	30, 2021	30, 2022	30, 2021	31, 2022	
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1 Segment revenue [Total income]							
Financing business	111.62	107.75	133.60	219.37	252.59	509.79	
Treasury business	-	-	1.44	-	2.20	4.11	
Total income	111.62	107.75	135.04	219.37	254.79	513.90	
2 Segment results [Profit / (Loss) before tax]							
Financing business	8.42	4.74	18.25	13.16	0.26	16.82	
Treasury business	-	-	1.45	-	2.20	4.11	
Unallocated	-	-	(0.40)	-	(0.40)	(0.76)	
Total Profit / (loss) before tax	8.42	4.74	19.30	13.16	2.06	20.17	
3 Segment Assets							
Financing business	3,969.83	4,034.87	4,401.80	3,969.83	4,401.80	3,945.30	
Treasury business	-	-	-	-	-	-	
Unallocated	16.32	14.03	5.53	16.32	5.53	11.37	
Total assets	3,986.15	4,048.90	4,407.33	3,986.15	4,407.33	3,956.67	
4 Segment Liabilities							
Financing business	3,191.54	3,259.83	3,640.02	3,191.54	3,640.02	3,171.29	
Treasury business	-	-	-	-	-	-	
Unallocated	6.85	7.91	1.81	6.85	1.81	7.75	
Total liabilities	3,198.39	3,267.74	3,641.83	3,198.39	3,641.83	3,179.04	
5 Capital employed [Segment assets - Segment liabi							
Financing business	778.29	775.04	761.78	778.29	761.78	774.01	
Treasury business	-	-	-	-	-	-	
Unallocated	9.47	6.12	3.72	9.47	3.72	3.62	
Total capital employed	787.76	781.16	765.50	787.76	765.50	777.63	

The Company has made its consolidated segment reporting to meaningfully represent its business lines. Agency includes broking, advisory, product distribution and other fee based businesses; Capital Based includes income from treasury operations, investment income and financing; Insurance business represents life insurance business and general insurance business. Segment data for previous financial period has been reclassified to conform to current financial period's presentation.



5. Statement of assets and liabilities

(₹ in Crores)

		(₹ in Crores)
	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
ASSETS		
Financial assets	3,945.52	3,921.35
(a) Cash and cash equivalents	361.81	292.96
(b) Bank balances other than (a) above	205.42	207.28
(c) Stock in trade	-	-
(d) Receivables		
(i) Trade receivables	0.33	5.68
(e) Loans	2,989.83	3,096.44
(f) Investments	292.20	261.81
(g) Other financial assets	95.93	57.18
Non-tinancial assets	40.63	35.32
(a) Current tax assets (net)	16.32	11.37
(b) Property, Plant and Equipment	11.17	12.83
(c) Intangible assets under development	2.33	1.74
(d) Other Intangible assets	0.46	0.51
(e) Other non- financial assets	10.35	8.87
TOTAL ASSETS	3,986.15	3,956.67
LIABILITIES AND EQUITY		
Financial liabilities	3,183.32	3,162.63
(a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.02	0.52
(ii) total outstanding dues of creditors other than micro enterprises and		
small enterprises	8.09	14.13
(b) Debt securities	798.06	793.59
(c) Borrowings (other than debt securities)	1,076.24	1,448.57
(d) Subordinated Liabilities	53.68	50.86
(e) Other financial liabilities	1,247.23	854.96
Non-financial liabilities	15.07	16.41
(a) Current tax liabilities (net)	0.57	0.57
(b) Provisions	4.63	4.40
(c) Deferred tax liabilities (net)	6.28	7.18
(d) Other non-financial liabilities	3.59	4.26
Equity	787.76	777.63
(a) Equity share capital	69.35	69.35
(b) Other equity	718.41	708.28



6. Statement of cashflow for the half year ended

		September 30, 2022	(₹ in Crores September 30, 2021
		(Unaudited)	,
Α	Cash flow from operating activities	((,
	Profit / (Loss) before tax	13.16	2.06
	Adjustments for		
	Depreciation, amortisation and impairment	2.04	1.98
	Impairment on financial instruments	3.33	24.52
	Fair value of financial Instrument (Net)	(0.66)	
	Interest on lease liabilities	0.46	0.60
	Profit on lease modification/cancellation	(0.71)	
	ESOP and SAR cost reimbursement	0.17	-
	Gain on buy back of securities (amortised Cost)	-	0.63
	Loss /(Gain) on sale of fixed assets	(0.09)	
	Operating cash flow before working capital changes	17.70	29.78
	Add / (Less): Adjustments for working capital changes	17.70	20.70
	Decrease/(Increase) in Receivables	4.81	(2.72
	Decrease/(Increase) in Stock in trade		15.58
	Decrease/(Increase) in Receivables from financing business (net)	103.83	88.76
	Decrease/(Increase) in Other financial assets	(36.55)	
	Decrease/(Increase) in Investments	(29.74)	
	Decrease/(Increase) in Other non financial assets	(1.48)	
	Increase / (Decrease) in Trade payables	(6.55)	
	Increase / (Decrease) in Non financial liabilities and provisions	(0.43)	
	Increase / (Decrease) in Other financial liability	(33.39)	`
	Cash flow from operations	18.20	(159.52
	Income taxes paid	(9.39)	
	Net cash generated from operating activities -A	8.81	(163.20
В	Cash flow from investing activities		
	Purchase of Property, plant and equipment and Intangible assets	(0.11)	(1.87
	Decrease/(Increase) in Capital Work-in-progress and Intangibles assets under development	(0.60)	(0.60
	Sale of Property, plant and equipment	0.15	0.02
	Net cash generated from / (used in) investing activities - B	(0.56)	
С	Cash flow from financing activities		
	Increase / (Decrease) in Debt securities	35.91	(116.83
	Increase / (Decrease) in Borrowings other than debt securities	(371.47)	(413.55
	Increase / (Decrease) in Subordinate debt	- '	-
	Securitisation liability (including loan assigned under PCG scheme)	397.93	81.09
	Repayment of lease obligations	(1.77)	4.74
	Net cash generated from / (used in) financing activities - C	60.60	(444.55
	Net increase / (decrease) in cash and cash equivalents (A+B+C)	68.85	(610.20
	Cash and cash equivalent as at the beginning of the period	292.96	945.58
	Cash and cash equivalent as at the end of the period	361.81	335.38

7. Figures for the previous period/ year have been regrouped/ reclassified wherever necessary to conform to current period presentation.

For Edelweiss Housing Finance Limited

RAJAT RAVI Digitally signed by RAJAT RAVI AVASTHI AVASTHI Date: 2022.11.01 17:08:00 +05'30'

Rajat Avasthi MD & CEO DIN: 07969623

Mumbai November 01, 2022

welss Housing Finance Limited	ted Party Transaction for the Half Year Ended September 30, 2022
Edelweiss	Related P

The control of the	Details of the party (listed entity /subsidiary) entering into the transaction	idiary) entering into the	Details of the counterparty								In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments	is incurred to m. advances or inve	ike or give stments	Details of the i	Details of the loans, inter-corporate deposits, advances or investments	e deposits, advan	ces or investments	
	Name	PAN			with the listed entity or its subsidiary	Type of related sarty ransaction	Value of 1 Value of the related party tansaction approved by additional committee committee in Cr)	the Barty On as Remari Lby the commits	approval by audit	70	ning Closing k (Rs in (Rs in					Inter Rate	Tenure	Secured/ unsecured	Purpose for which the funds be utilised by the utimat recipient of funds (endusa	
Company Comp	Edelweiss Housing Finance Limited	AABCE9808N	ECL Finance Limited AABCE.	2.	low subsidiary l	neo	Toan (9)	00.029	Yes	165.00					Loan	10.80% [Less than 1 year	unsecured	General Business Purpose	
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Company Comp	delwelss Housing Finance Limited	AABCE9808N	orate Services Limited	- 1	Iding Company	oan	Loan	00'059	Yes	130.00	1	1		1	Loan		Ť	unsecured	General Business Purpose	
	delweiss Housing Finance Limited	AABCE9808N	orate Services Limited	11	ding Company	oan	toan		Yes	39.00					Loan	10.30% L	П	unsecured	General Business Purpose	
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estments		Notes Purpose for which the funds will has refliend by the other than the other	recipient of funds (endusage)	t of funds (endusses)	t of funds (endusage)	t of funds (endusage)	t of funds (endusage)	t of funds (endusage)	t of funds (enduss ge)	t of funds (endins ge)	t of funds (enclusage)	t of funds (enclosa go)	t of funds (endsarge)	t of funds (endum go)	t of funds (endum gol)	t of funds (endum go)	c of funds (endoma gra)	c of funds (endura gr)	c of funds (encloses)	t of funds (endum gr)	t of funds (endum go)	t of funds (entition grid	t of funds (entitions grid
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me of give	St ments	Nature (loan/ advance/ intercorporat e deposit/ investment)				H	Н																
sals income a compa	s, advances or inver	ther Cost																					
In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments		ess Details of other ce of indebtedness																					
lanes lakes	ioens, inter	Nature of indebte dness (loan/ issuance of debt/ any other etc.)							137	137	137	137	137	1137 001 146		137			1137 1137 1146 1146 1146 1146 1146 1146 1146 114	137 0001 146 146 77.69 77.69	337 337 337 3890 3890 7740	137 0001 146 146 27.69 27.69	337 346 390 390 363 363 363 363 363 363 363 363 363 36
party as a result of the	transaction	ing Closing balance (Rs in (Rs in Cr)		10.0	10.01	0.01	0.01							11	11 11	11	111	111	111 114	111 112 2 2 282	111 114	11 11 2 2 2 18 18 15 15 15 15 15 15 15 15 15 15 15 15 15	111 119 119 119 119 119 119 119 119 119
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		trans. durir lby audit reportin (Rs i		_			\parallel			iso	osit	osit	1150	11:50	058	25.50	2850	991	M 190	2150	2 2 50	931	058
		Remarks on approval by audit committee	NA			NA	NA NA	NA Yes	NA NA Yes	NA NA Yes Refund of Deposit	NA NA Yes Refund of Dep	NA NA Yes Yes Refund of Depx	NA NA Yes Refund of Depx	NA NA NA Yes Refund of Depa	NA NA Nes Yes Yes	NA NA Yes Refund of Dept Yes Yes	NA N	NA Nos	NA NA Yes Yes Yes Yes Yes Yes Yes	NA NA NA Yes Yes Yes Yes Yes Yes Yes Yes Yes	NA Nes Yes Yes Yes Yes Yes Yes Yes Yes Yes Y	MAA NAA NAA NAA NAA NAA NAA NAA NAA NAA	MAA
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Details of the party (listed entity /subsidiary) entering into the transaction		Sr No.	56 Edelweiss Housing Finance Limited AA			57 Edelweiss Housing Finance Limited AA																	