



ADITYA BIRLA FINANCE LIMITED

Regd. Office: Indian Rayon Compound, Veraval, Gujarat - 362 266

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH, 2015

(₹. in Lacs)

Sr. No.	Particulars	Six Months Ended March 31		Year Ended March 31	
		2015	2014	2015	2014
		(Audited)	(Audited)	(Audited)	(Audited)
(1)	Interest Earned (a)+(b)+(c)	96,772.07	65,074.52	1,77,617.31	1,20,116.16
	(a) Interest/Disc on advances/bills	90,577.24	61,835.72	1,66,845.65	1,11,551.54
	(b) Income from Investments	2,675.57	568.11	3,962.68	3,483.32
	(c) Others	3,519.26	2,670.69	6,808.98	5,081.30
(2)	Other Income	426.70	195.89	427.68	197.21
(3)	Total Income	97,198.77	65,270.41	1,78,044.99	1,20,313.37
(4)	Interest Expended	60,917.75	40,136.42	1,10,642.37	74,401.73
(5)	Operating Expenses: (i)+(ii)+(iii)+(iv)	10,982.09	7,761.41	19,929.85	14,014.95
	(i) Employees Cost	5,779.26	4,408.03	11,354.98	8,281.88
	(ii) Rent	493.14	384.90	899.29	739.20
	(iii) Legal & Professional charges	856.82	505.55	1,399.04	1,030.46
	(iv) Other operating expenses	3,852.87	2,462.93	6,276.54	3,963.41
(6)	Total Expenditure:(4)+(5)	71,899.84	47,897.83	1,30,572.22	88,416.68
(7)	Operating Profit before Provisions and Contingencies (3-6)	25,298.93	17,372.58	47,472.77	31,896.69
(8)	Provisions (other than tax) and Contingencies	3,350.88	3,997.29	6,388.21	6,764.56
(9)	Exceptional items	-	-	-	-
(10)	Profit from Ordinary Activities before Tax (7-8-9)	21,948.05	13,375.29	41,084.56	25,132.13
(11)	Tax Expenses (including Deferred Tax)	7,510.49	4,563.29	14,016.93	8,560.71
(12)	Net Profit from Ordinary Activities after Tax (10-11)	14,437.56	8,812.00	27,067.63	16,571.42
(13)	Extraordinary Items	-	-	-	-
(14)	Net Profit for the period/year (12-13)	14,437.56	8,812.00	27,067.63	16,571.42
(15)	Paid Up Equity Share Capital (Face Value of Rs.10 each)	45,035.97	31,563.74	45,035.97	31,563.74
(16)	Reserve excluding Revaluation Reserve			1,53,447.48	85,359.08
(17)	Analytical Ratio				
	(i) Capital Adequacy Ratio (%)	16.94	18.59	16.94	18.59
	(ii) Earnings Per Share - Basic (Rs.) not annualised	4.24	4.19	7.95	7.87
	Diluted (Rs.) not annualised	4.24	4.19	7.95	7.87
(18)	Non -Performing Assets (NPA) Ratios				
	(a) Amount of Gross Non-Performing Assets	15,299.77	14,710.71	15,299.77	14,710.71
	(b) Amount of Net Non-Performing Assets	5,467.28	6,613.64	5,467.28	6,613.64
	(c) Gross NPA (%)	0.90	1.29	0.90	1.29
	(d) Net NPA (%)	0.32	0.58	0.32	0.58
(19)	Return on Assets (not annualised) (%)	0.90	0.85	1.81	1.65

Notes: 1. The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on April 30, 2015.

2. As provided for in the clause 16(a) of the Listing Agreement entered into with the Stock Exchange the Company has created security(s) for Rs.367,534 lakhs as on 31st March, 2015. The details of security created on assets are as under: **a)** Immovable property at Ahmedabad. **b)** Receivables arising from unsecured loans / receivables on bills, Letter of Credit/ discounting trade advances given by the Company. **c)** Securities (such as Non Convertible Debentures, Commercial Paper, Stock of Securities etc) held by the Company in the form of investments and advances. **d)** Such other assets which the Company may add from time to time.

3. Previous year/period figures have been regrouped / rearranged wherever necessary to conform to the current year/period figures.

For and on behalf of the Board of Directors of
Aditya Birla Finance Ltd.