



ADITYA BIRLA FINANCE LIMITED

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

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2015

(₹. in Lacs)

Sr. No.	Particulars	Six Months Ended Sept 30		Year Ended March 31	
		2015	2014	2015	2014
		(Unaudited)	(Audited)	(Audited)	(Audited)
(1)	Interest Earned (a)+(b)+(c)	112,710.98	80,674.59	177,617.31	120,116.16
	(a) Interest/Disc on advances/bills	105,218.54	76,268.43	166,845.65	111,551.54
	(b) Income from Investments	2,658.22	1,116.45	3,962.68	3,483.32
	(c) Others	4,834.22	3,289.71	6,808.98	5,081.30
(2)	Other Income	204.51	171.64	427.68	197.21
(3)	Total Income	112,915.49	80,846.23	178,044.99	120,313.37
(4)	Interest Expended	70,084.29	49,724.62	110,642.37	74,401.73
(5)	Operating Expenses: (i)+(ii)+(iii)+(iv)	10,206.27	8,947.75	19,929.85	14,014.95
	(i) Employees Cost	6,705.16	5,575.72	11,354.98	8,281.88
	(ii) Rent	473.07	406.15	899.29	739.20
	(iii) Legal & Professional charges	531.39	542.22	1,399.04	1,030.46
	(iv) Other operating expenses	2,496.65	2,423.66	6,276.54	3,963.41
(6)	Total Expenditure:(4)+(5)	80,290.56	58,672.37	130,572.22	88,416.68
(7)	Operating Profit before Provisions and Contingencies (3-6)	32,624.93	22,173.86	47,472.77	31,896.69
(8)	Provisions (other than tax) and Contingencies	3,975.31	3,037.33	6,388.21	6,764.56
(9)	Exceptional items	-	-	-	-
(10)	Profit from Ordinary Activities before Tax (7-8-9)	28,649.62	19,136.53	41,084.56	25,132.13
(11)	Tax Expenses (including Deferred Tax)	9,821.78	6,506.44	14,016.93	8,560.71
(12)	Net Profit from Ordinary Activities after Tax (10-11)	18,827.84	12,630.09	27,067.63	16,571.42
(13)	Extraordinary Items	-	-	-	-
(14)	Net Profit for the period/year (12-13)	18,827.84	12,630.09	27,067.63	16,571.42
(15)	Paid Up Equity Share Capital (Face Value of Rs.10 each)	45,035.97	35,035.97	45,035.97	31,563.74
(16)	Reserve excluding Revaluation Reserve			153,447.48	85,359.08
(17)	Analytical Ratio				
	(i) Capital Adequacy Ratio (%)	16.61	17.54	16.94	18.59
	(ii) Earnings Per Share -				
	Basic (Rs.) not annualised	4.18	4.00	7.95	7.87
	Diluted (Rs.) not annualised	4.18	4.00	7.95	7.87
(18)	Non -Performing Assets (NPA) Ratios				
	(a) Amount of Gross Non-Performing Assets	17,344.12	15,323.44	15,299.77	14,710.70
	(b) Amount of Net Non-Performing Assets	5,168.89	4,856.21	5,467.28	6,613.64
	(c) Gross NPA (%)	0.90	1.15	0.90	1.29
	(d) Net NPA (%)	0.27	0.37	0.32	0.58
(19)	Return on Assets (not annualised) (%)	0.99	0.97	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 30th October, 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.523,195 lakhs as on 30th September, 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. At the meeting of Board of Directors of the Company held on October 30, 2015, the Board has approved the Scheme of Amalgamation (Scheme) under Section 391 to 394 of the Companies Act, 1956 and other relevant Sections of the Companies Act 2013, to the extent applicable for amalgamation of Madura Garments Lifestyle Retail Company Limited (MGLRCL) with Aditya Birla Finance Limited (the Company), subject to approval of the Scheme by High Court, Shareholders, Creditors and other relevant regulatory authorities as may be necessary. Both are ultimately wholly owned subsidiary of Aditya Birla Nuvo Limited. The appointed date of the Scheme will be 1st July 2015. 4. Previous period/year figures have been regrouped / rearranged wherever necessary to conform to the current period/year figures.

For and on behalf of the Board of Directors of
Aditya Birla Finance Limited

Director

Director