



ADITYA BIRLA FINANCE LIMITED

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

AUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30th SEPTEMBER, 2014

(₹. in Lacs)

Sr. No.	Particulars	Six Months Ended Sept 30		Year Ended March 31	
		2014	2013	2014	2013
		(Audited)	(Audited)	(Audited)	(Audited)
(1)	Interest Earned (a)+(b)+(c)	80,845.25	55,041.64	1,20,273.49	71,507.65
	(a) Interest/Disc on advances/bills	76,268.41	49,715.82	1,11,551.54	63,528.46
	(b) Income from Investments	1,287.12	2,915.21	3,640.66	3,500.82
	(c) Others	3,289.72	2,410.61	5,081.29	4,478.37
(2)	Other Income	0.98	1.32	39.87	493.19
(3)	Total Income	80,846.23	55,042.96	1,20,313.36	72,000.84
(4)	Interest Expended	49,724.62	34,265.31	74,401.72	43,916.76
(5)	Operating Expenses: (i)+(ii)+(iii)+(iv)	8,947.75	6,253.54	14,014.96	10,110.99
	(i) Employees Cost	5,575.72	3,873.85	8,281.88	6,144.27
	(ii) Rent	406.15	354.30	739.20	515.28
	(iii) Legal & Professional charges	542.22	524.91	1,030.46	1,374.57
	(iv) Other operating expenses	2,423.66	1,500.48	3,963.42	2,076.87
(6)	Total Expenditure: (4)+(5)	58,672.37	40,518.85	88,416.68	54,027.75
(7)	Operating Profit before Provisions and Contingencies (3-6)	22,173.86	14,524.11	31,896.68	17,973.09
(8)	Provisions (other than tax) and Contingencies	3,037.33	2,767.27	6,764.56	3,258.37
(9)	Exceptional items	-	-	-	-
(10)	Profit from Ordinary Activities before Tax (7-8-9)	19,136.53	11,756.84	25,132.12	14,714.72
(11)	Tax Expenses (including Deferred Tax)	6,506.44	3,997.42	8,560.71	4,684.38
(12)	Net Profit from Ordinary Activities after Tax (10-11)	12,630.09	7,759.42	16,571.41	10,030.34
(13)	Extraordinary Items	-	-	-	-
(14)	Net Profit for the period/year (12-13)	12,630.09	7,759.42	16,571.41	10,030.34
(15)	Paid Up Equity Share Capital (Face Value of Rs.10 each)	35,035.97	21,884.98	31,563.74	14,628.98
(16)	Reserve excluding Revaluation Reserve			85,359.08	33,231.68
(17)	Analytical Ratio				
	(i) Capital Adequacy Ratio (%)	17.54	20.95	18.59	17.19
	(ii) Earnings Per Share - Basic (Rs.) not annualised	4.00	4.30	7.87	9.40
	Diluted (Rs.) not annualised	4.00	4.30	7.87	9.40
(18)	Non -Performing Assets (NPA) Ratios				
	(a) Amount of Gross Non-Performing Assets	15,323.44	15,448.03	14,710.70	8,503.57
	(b) Amount of Net Non-Performing Assets	4,856.21	10,494.47	6,613.64	5,754.15
	(c) Gross NPA (%)	1.15	1.90	1.29	1.23
	(d) Net NPA (%)	0.37	1.29	0.58	0.84
(19)	Return on Assets (not annualised) (%)	0.97	0.92	1.65	1.68

Notes: 1. The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on October 22, 2014. 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.219,000 lakhs as on 30th September, 2014. 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.

Place: Mumbai
Date: 22 October, 2014

Sd/-
Director

Sd/-
Director