

ADITYA BIRLA FINANCE LIMITED

Regd. Office: Indian Rayon Compound, Veraval, Gujarat - 362266

AUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30TH SEPTEMBER, 2013

(₹. in Lacs)

Sr. No.	Particulars	6 months ended 30th Sept		Year Ended 31st March	
		2013	2012	2013	2012
		(Audited)	(Audited)	(Audited)	(Audited)
(1)	Interest Earned (a)+(b)+(c)	55,041.64	28,739.03	71,507.65	35,016.68
	(a) Interest/Disc on advances/bills	49,715.82	25,612.50	63,528.46	31,956.10
	(b) Income from Investments	2,915.21	1,197.25	3,500.82	1,683.18
	(c) Others	2,410.61	1,929.28	4,478.37	1,377.40
(2)	Other Income	1.31	440.11	493.19	37.19
(3)	Total Income	55,042.95	29,179.14	72,000.84	35,053.87
(4)	Interest Expended	34,265.31	17,387.46	43,916.76	20,019.87
(5)	Operating Expenses: (i)+(ii)+(iii)+(iv)	6,253.54	4,806.20	10,110.99	5,259.80
	(i) Employees Cost	3,774.46	3,006.30	6,005.81	2,930.85
	(ii) Rent	354.30	233.86	515.28	454.32
	(iii) Legal & Professional charges	524.91	677.03	1,374.57	463.06
	(iv) Other operating expenses	1,599.87	889.01	2,215.33	1,411.57
(6)	Total Expenditure: (4)+(5)	40,518.85	22,193.66	54,027.75	25,279.67
(7)	Operating Profit before Provisions and Contingencies (3-6)	14,524.10	6,985.48	17,973.09	9,774.20
(8)	Provisions (other than tax) and Contingencies	2,767.27	1,040.46	3,258.37	1,412.12
(9)	Exceptional items	-	-	-	-
(10)	Profit from Ordinary Activities before Tax (7-8-9)	11,756.83	5,945.02	14,714.72	8,362.08
(11)	Tax Expenses (including Deferred Tax)	3,997.42	1,929.76	4,684.38	2,739.09
(12)	Net Profit from Ordinary Activities after Tax (10-11)	7,759.41	4,015.26	10,030.34	5,622.99
(13)	Extraordinary Items	-	-	-	-
(14)	Net Profit for the period/year (12-13)	7,759.41	4,015.26	10,030.34	5,622.99
(15)	Paid Up Equity Share Capital (Face Value of Rs.10 each)	21,884.98	10,596.48	14,628.98	10,596.48
(16)	Reserve excluding Revaluation Reserve			33,231.68	14,738.56
(17)	Analytical Ratio				
	(i) Capital Adequacy Ratio (%)	20.95	21.48	17.19	17.73
	(ii) Earnings Per Share -				
	Basic (Rs.) not annualised	4.31	3.79	9.40	5.30
	Diluted (Rs.) not annualised	4.31	3.79	9.40	5.30
(18)	Non -Performing Assets (NPA) Ratios				
	(a) Amount of Gross Non-Performing Assets	15,448.03	7,562.09	8,503.57	3,869.46
	(b) Amount of Net Non-Performing Assets	10,494.47	6,157.35	5,754.15	2,787.58
	(c) Gross NPA (%)	1.90	1.64	1.23	1.16
	(d) Net NPA (%)	1.29	1.34	0.84	0.84
(19)	Return on Assets (not annualised) (%)	0.92	0.87	1.68	1.94

Notes: 1. The above financial results have been reviewed by the Audit Committee and approved by the Board at its Meeting held on October 23, 2013.

2. 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,
Aditya Birla Finance Ltd.

Place: Mumbai
Date: 23th October, 2013

Sd/-
Director

Sd/-
Director