

Operational
Income
22%
Y-o-Y

Total
Income
24%
Y-o-Y

Gross
NPA
590 bps
Y-o-Y

Net
NPA
404 bps
Y-o-Y

Net
Profit
7%
Y-o-Y

NIM
3.3%

UNAUDITED (STANDALONE) FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2015

Particulars	(₹ Lakh)				Particulars	(₹ Lakh)			
	Quarter ended 30.06.2015 (Unaudited)	Quarter ended 31.03.2015 (Unaudited)	Quarter ended 30.06.2014 (Unaudited)	Year Ended ended 31.03.2015 (Audited)		Quarter ended 30.06.2015 (Unaudited)	Quarter ended 31.03.2015 (Unaudited)	Quarter ended 30.06.2014 (Unaudited)	Year Ended ended 31.03.2015 (Audited)
PART I (STATEMENT OF UNAUDITED RESULTS FOR THE QUARTER ENDED JUNE 30, 2015)					PART II (SELECT INFORMATION FOR THE QUARTER ENDED JUNE 30, 2015)				
1 Income from Operations					A PARTICULARS OF SHAREHOLDING (EQUITY)				
a) Net Income from Operations	87,983	81,183	71,380	3,20,122	1 Public Shareholding				
b) Other Operating Income	630	2,223	1,236	4,808	- Number of Shares	739,037,235	739,037,235	739,037,235	739,037,235
Total Income from Operations (net)	88,613	83,406	72,616	3,24,930	- Percentage of Shareholding	44.47%	44.47%	44.47%	44.47%
2 Expenses					2 Promoters & Promoter Group Shareholding				
a) Cost of Borrowings	60,972	55,173	49,056	2,10,229	a) Pledged/ Encumbered				
b) Employee benefits expense	1,483	2,450	1,607	6,592	- No. of Shares	Nil	Nil	Nil	Nil
c) Depreciation and amortisation expense	345	(99)	271	(971)	- % of Shares (as a % of the total share - holding of promoter & promoter group)	N.A.	N.A.	N.A.	N.A.
d) Other expenses	764	953	797	3,587	- % of Shares (as a % of the total share capital of the company)	N.A.	N.A.	N.A.	N.A.
Total Expenses	63,564	58,477	51,731	2,19,437	b) Non-encumbered				
3 Profit from operations before other income, provisions and exceptional items (1-2)	25,049	24,929	20,885	1,05,493	- No. of Shares	923,000,000	923,000,000	923,000,000	923,000,000
4 Write off/ Provision for Bad & Doubtful Assets and others (Net)	12,988	16,258	7,821	43,369	- % of Shares (as a % of the total shareholding of promoter & promoter group)	100%	100%	100%	100%
5 Profit from operations before other income and exceptional items (3-4)	12,061	8,671	13,064	62,124	- % of Shares (as a % of the total share capital of the company)	55.53%	55.53%	55.53%	55.53%
6 Other Income	2,772	5,233	1,039	9,678	B INVESTOR COMPLAINTS				
7 Profit from ordinary activities before exceptional items (5 + 6)	14,833	13,904	14,103	71,802	Pending at the beginning of the quarter			Nil	
8 Exceptional items	-	-	-	-	Received during the quarter			2,232	
9 Profit from ordinary activities before tax (7 ± 8)	14,833	13,904	14,103	71,802	Disposed off during the quarter			2,232	
10 Tax expense					Remaining unresolved at the end of the quarter			Nil	
a) Income Tax	6,764	3,281	-	8,154					
b) Deferred Tax	(2,085)	(1,334)	4,656	11,488					
11 Net Profit from ordinary activities after tax (9 - 10)	10,154	11,957	9,447	52,160					
12 Extraordinary items	-	-	-	-					
13 Net Profit for the period (11 ± 12)	10,154	11,957	9,447	52,160					

Notes: (1) Segment Reporting as required under AS-17 is not applicable, as more than 90% of the revenue comes from a single segment viz. Financing. (2) Govt. of India has acquired 6 crore Cumulative Redeemable Preference Shares of ₹ 10/- each from the existing shareholders of the Company by April 07, 2015 and consequentially Company has become Government Company u/s 2(45) of the Companies Act, 2013 from that date. (3) Figures of the previous period/ year have been re-arranged/ re-grouped, wherever necessary. (4) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on August 10, 2015 and August 11, 2015 respectively. (5) These results have been subjected to Limited Review by the Statutory Auditors, M/s ASA & Associates LLP, Chartered Accountants and M/s KP&R & Associates, Chartered Accountants.

Place: New Delhi
Date: August 11, 2015

By order of the Board
Sd/-
(Malay Mukherjee)
Chief Executive Officer & Managing Director

