

Unaudited financial results for quarter ended 30th June 2014

(INR Crore)

Particulars	Quarter ended 30.06.14 (Unaudited)	Quarter ended 30.06.13 (Unaudited)	Year ended 31.03.14 (Audited)
Interest Income	354.65	227.14	1076.90
Other Income	14.71	8.06	38.97
Revenue from Operations	369.36	235.20	1115.87
Finance cost	261.42	169.53	801.15
Employee benefit expense	14.37	7.47	39.43
Depreciation expense	2.70	0.94	4.89
Provisions and write off	8.11	5.36	30.43
Other expenses	20.54	12.24	64.23
Total expenses	307.14	195.56	940.13
Profit Before Tax	62.22	39.66	175.74
Provision for taxation	18.67	11.70	50.65
Deferred tax liability	2.25	-	(2.35)
Profit After Tax	41.30	27.96	127.44
Paid up equity capital (Face value Rs. 10/-)	65.69	50.00	65.69
Reserves as at 31 st March	-	-	868.95
Basic EPS (Rs) Annualised	-	-	25.42
Non-Promoter shareholding	27%	49%	27%
Loan outstanding	12119.00	7609.00	10591.00
Gross NPAs%	0.34%	0.81%	0.32%
Net NPAs%	0.18%	0.62%	0.16%

Highlights:

- The Company has sanctioned 5144 loan applications worth INR 2732 Cr (69% growth over Q-1 of last year).
- The Company has disbursed loans worth INR 2156 Cr (76% growth over Q-1 of last year).
- Loan book of the Company has increased to INR 12119 Cr (59% growth over 30th June 2013);
- Deposits have increased to INR 2335 Cr (70% growth over 30th June 2013);
- Total income was INR 368 Cr, (59% growth over Q-1 of last year);
- Operating Profit at INR 70 Cr, (56% growth over Q-1 of last year);
- Profit after tax at INR 41 Cr, (48% growth over Q-1 of last year);
- Total loan delinquencies were INR 159 Cr i.e. 1.31% of ENR (last year 2.88% of ENR);
- Gross NPAs were INR 40.84 Cr i.e. 0.34% of ENR (last year 0.81% of ENR) and Net NPAs were INR 22.40 Cr i.e. 0.18% of ENR (last year 0.62% of ENR);

CREDIT RATING

NCDs AAA by CARE and ICRA and AA+ (stable outlook) BY CRISIL.

Deposits FAAA (stable outlook) BY CRISIL

CP A-1+ BY CRISIL

For and on behalf of the Board

Sanjaya Gupta
Managing Director