

**Operational
Income
32% Y-o-Y**
**Net
Profit
71% Y-o-Y**
**Gross
NPA
5.23% Y-o-Y**
**Net
NPA
0.78% Y-o-Y**
**Business
Assets
16% Y-o-Y**
**NIM
23 bps
Y-o-Y**

UNAUDITED (STANDALONE) FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2014

(₹ Lakh)

Particulars	Quarter ended 30/06/14 (Unaudited)	Quarter ended 31/03/14 (Unaudited)	Quarter ended 30/06/13 (Unaudited)	Year ended 31/03/14 (Audited)
PART I (STATEMENT OF UNAUDITED RESULTS FOR THE QUARTER ENDED JUNE 30, 2014)				
1 Income from Operations				
a) Net income from operations	71,380	79,254	54,057	285,033
b) Other operating income	1,236	819	1,087	3,418
Total income from operations (net)	72,616	80,073	55,144	288,451
2 Expenses				
a) Cost of Borrowings	49,056	44,325	40,653	166,599
b) Employee benefits expense	1,607	1,956	975	5,889
c) Depreciation and amortisation expense	271	324	325	1,304
d) Other expenses	797	924	853	3,250
Total Expenses	51,731	47,529	42,806	177,042
3 Profit from operations before other income, provisions and exceptional items (1-2)	20,885	32,544	12,338	111,409
4 Write off/Provision for Bad & Doubtful Assets and others (Net)	7,821	12,586	5,331	52,039
5 Profit from operations before other income and exceptional items (3-4)	13,064	19,958	7,007	59,370
6 Other Income	1,039	2,899	1,009	6,675
7 Profit from ordinary activities before exceptional items (5+6)	14,103	22,857	8,016	66,045
8 Exceptional items	-	-	-	-
9 Profit from ordinary activities before tax (7±8)	14,103	22,857	8,016	66,045
10 Tax expense				
a) Income Tax	-	791	4,208	10,760
b) Deferred Tax	4,656	5,037	(1,703)	4,475
11 Net Profit from ordinary activities after tax (9-10)	9,447	17,029	5,511	50,810
12 Extraordinary items	-	-	-	-
13 Net Profit for the period (11±12)	9,447	17,029	5,511	50,810
14 Share of profit/(loss) of associates	-	-	-	-
15 Net Profit after taxes, minority interest and share of profit of associates (13 + 14 + 15)	-	-	-	-
16 Paid-up equity share capital (Face Value of ₹ 10/- each)	166,112	166,112	166,099	166,112
17 Reserve excluding Revaluation Reserves				413,548
18.i Earnings per share (before extraordinary items) (not annualised):				
(a) Basic (₹)	0.57	1.02	0.33	3.05
(b) Diluted (₹)	0.57	1.02	0.33	3.05
18.ii Earnings per share (after extraordinary items) (not annualised):				
(a) Basic (₹)	0.57	1.02	0.33	3.05
(b) Diluted (₹)	0.57	1.02	0.33	3.05

Particulars	Quarter ended 30/06/14 (Unaudited)	Quarter ended 31/03/14 (Unaudited)	Quarter ended 30/06/13 (Unaudited)	Year ended 31/03/14 (Audited)
PART II (SELECT INFORMATION FOR THE QUARTER ENDED JUNE 30, 2014)				
A PARTICULARS OF SHAREHOLDING (EQUITY)				
1 Public shareholding				
- Number of Shares	739,037,235	739,037,235	739,037,235	739,037,235
- Percentage of Shareholding	44.47%	44.47%	44.47%	44.47%
2 Promoters & Promoter Group Shareholding				
a) Pledged/Encumbered	NIL	NIL	NIL	NIL
- No. of Shares	N.A.	N.A.	N.A.	N.A.
- % of Shares (as a % of the total shareholding of promoter & promoter group)	N.A.	N.A.	N.A.	N.A.
- % of Shares (as a % of the total share capital of the company)	N.A.	N.A.	N.A.	N.A.
b) Non-encumbered	NIL	NIL	NIL	NIL
- No. of Shares	923,000,000	923,000,000	923,000,000	923,000,000
- % of Shares (as a % of the total shareholding of promoter & promoter group)	100%	100%	100%	100%
- % of Shares (as a % of the total share capital of the company)	55.53%	55.53%	55.53%	55.53%
Particulars		3 Months ended 30.06.2014		
B INVESTOR COMPLAINTS				
Pending at the beginning of the quarter		Nil		
Received during the quarter		2274		
Disposed off during the quarter		2274		
Remaining unresolved at the end of the quarter		Nil		

Notes: 1. Segment Reporting as required under AS-17 issued by ICAI is not applicable, as more than 90% of the revenue comes from a single segment viz. Financing. 2. The figures for the quarter ended March 31, 2014 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2014 and the unaudited published year to date figures upto December 31, 2013, being the end of the third quarter of the financial year, which was subjected to a limited review. 3. "The company has revised the useful life of the assets in alignment with Schedule-II to the companies Act 2013 which has become applicable from 1st April 2014. Accordingly, 'Written Down Value (WDV)' of the assets as on 31st March, 2014 has been depreciated over the remaining useful life of the assets following straight line method. In respect of certain assets which were depreciated in the previous years on written down value method are now being depreciated on straight line value method. However the change from WDV to SLM has not been done retrospectively, since the amount involved is not likely to be material in the opinion of the management. Residual value in respect of assets other than Buildings and Vehicles are considered 'nil'. The depreciation has been provided on above basis." 4. The provision for income tax and MAT is Nil during the quarter ended June 30, 2014. 5. Figures of the previous period/year have been re-arranged/re-grouped, wherever necessary. 6. The above results have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on August 12, 2014. The Limited Review as required under Clause 41 of the Listing Agreement has been completed by the Statutory Auditors of the Company.

BY ORDER OF THE BOARD

Sd/-

(Malay Mukherjee)

 Chief Executive Officer &
Managing Director

Place: New Delhi
Date: August 12, 2014


In Service of the Nation, since 1948