

ADITYA BIRLA FINANCE LIMITED

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

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH, 2013

(₹. in Lacs)

Sr. No.	Particulars	6 months ended 31st March		Year Ended 31st March	
		2013	2012	2013	2012
		(Unaudited)	(Unaudited)	(Audited)	(Audited)
(1)	Interest Earned (a)+(b)+(c)	42,768.62	19,897.20	71,507.65	35,016.68
	(a) Interest/Disc on advances/bills	37,915.96	18,259.15	63,528.46	31,956.10
	(b) Income from Investments	2,303.57	943.93	3,500.82	1,683.18
	(c) Others	2,549.09	694.12	4,478.37	1,377.40
(2)	Other Income	53.07	7.98	493.19	37.19
(3)	Total Income	42,821.69	19,905.18	72,000.84	35,053.87
(4)	Interest Expended	26,596.94	11,899.01	43,916.76	20,099.84
(5)	Operating Expenses: (i)+(ii)+(iii)+(iv)	5,237.15	2,919.08	10,110.99	5,179.83
	(i) Employees cost	2,999.52	1,740.92	6,005.82	2,926.20
	(ii) Rent	281.42	236.59	515.28	454.32
	(iii) Legal & Professional charges	697.54	195.15	1,374.57	463.06
	(iv) Other operating expenses	1,258.67	746.42	2,215.32	1,336.25
(6)	Total Expenditure: (4)+(5)	31,834.09	14,818.09	54,027.75	25,279.67
(7)	Operating Profit before Provisions and Contingencies (3-6)	10,987.60	5,087.09	17,973.09	9,774.20
(8)	Provisions (other than tax) and Contingencies	2,217.91	229.89	3,258.37	1,412.12
(9)	Exceptional items	-	-	-	-
(10)	Profit from Ordinary Activities before Tax (7-8-9)	8,769.69	4,857.20	14,714.72	8,362.08
(11)	Tax Expenses (including Deferred Tax)	2,754.62	1,548.33	4,684.38	2,739.09
(12)	Net Profit from Ordinary Activities after Tax (10-11)	6,015.07	3,308.87	10,030.34	5,622.99
(13)	Extraordinary Items	-	-	-	-
(14)	Net Profit for the period/year (12-13)	6,015.07	3,308.87	10,030.34	5,622.99
(15)	Paid Up Equity Share Capital (Face Value of ₹.10 each)	14,628.98	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 (%)	17.49	17.73	17.49	17.73
	(ii) Earnings Per Share -				
	Basic (₹.) not annualised	5.64	3.12	9.40	5.30
	Diluted (₹.) not annualised	5.64	3.12	9.40	5.30
(18)	Non -Performing Assets (NPA) Ratios				
	(a) Amount of Gross Non-Performing Assets	8,503.57	3,869.46	8,503.57	3,869.46
	(b) Amount of Net Non-Performing Assets	5,754.14	2,787.58	5,754.14	2,787.58
	(c) Gross NPA (%)	1.23	1.16	1.23	1.16
	(d) Net NPA (%)	0.83	0.84	0.83	0.84
(19)	Return on Assets (not annualised) (%)	0.88	1.03	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 17 April 2013.

2. Other Income includes cenvat credit of ₹. 305.44 Lacs pertaining to period April 2008 to March 2012.

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,
Aditya Birla Finance Ltd.

Date: 17th April, 2013

Place: Mumbai

Sd/-
Director

Sd/-
Director