

TATA CAPITAL FINANCIAL SERVICES LIMITED

Registered Office: - One Forbes, Dr. V. B. Gandhi Marg, Fort, Mumbai - 400 001.

Audited Financial Results for the half year ended September 30, 2013.


(Rs. in lakh)

Particulars	Six months ended September 30,		Year ended March 31,
	2013	2012	2013
	Audited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	135,071	129,166	261,797
(a) Interest/disc. on advances/ bills	116,773	108,116	223,235
(b) Income on investments	11,581	14,652	24,450
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	6,717	6,398	14,112
2. Other Income	4,903	3,785	8,289
<b>3. Total Income (1+2)</b>	<b>139,974</b>	<b>132,951</b>	<b>270,086</b>
4. Interest Expended	83,710	81,918	164,009
5. Operating Expenses (i)+(ii)	27,970	23,778	49,880
(i) Employee cost	9,042	8,285	16,302
(ii) Other operating expenses	18,928	15,493	33,578
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>111,680</b>	<b>105,696</b>	<b>213,889</b>
7. Operating Profit before Provisions and Contingencies (3-6)	28,294	27,255	56,197
8. Provisions (other than tax) and Contingencies	9,357	9,320	13,926
9. Exceptional Items	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>18,937</b>	<b>17,935</b>	<b>42,271</b>
11. Tax expense	6,623	6,033	14,659
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>12,314</b>	<b>11,902</b>	<b>27,612</b>
13. Extraordinary items (net of tax expense)	-	-	-
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>12,314</b>	<b>11,902</b>	<b>27,612</b>
15. Paid-up equity share capital (Face value : Rs. 10 per share)	129,755	129,755	129,755
16. Reserves excluding revaluation reserves (As per balance sheet of previous accounting year)			179,656
17. Analytical Ratios:			
(i) Capital Adequacy Ratio	18.11%	17.76%	17.49%
(ii) Earnings Per Share (EPS) (In Rupees)			
- Basic EPS	0.95*	0.92*	2.13
- Diluted EPS	0.95*	0.92*	2.13
18. Non Performing Advances (NPA) Ratios:			
(a) Gross NPA	67,590	37,819	47,220
(b) Net NPA	52,200	25,843	34,931
(c) % of Gross NPA to Gross Advances	3.34%	1.94%	2.31%
(d) % of Net NPA to Net Advances	2.60%	1.34%	1.72%
(e) Return on Assets	0.57%*	0.59%*	1.33%
* (not annualised)			

Notes: -

- 1) The financial results of the Company for the half year ended September 30, 2013, which have been audited by the Company's Statutory Auditors, have been reviewed by the Audit Committee of the Board and have been approved and taken on record by the Board of Directors.
- 2) Figures relating to the previous period / year have been regrouped / reclassified/ recast where necessary to conform to the current period's classification / computation.

Place: Mumbai  
Date: October 28, 2013

  
Praveen P. Kadle  
Managing Director & CEO