



Financial Highlights for the half-year ended Sept 30, 2011

- Sanctions and disbursements for the half-year ended September 30, 2011 stand at ₹3,444 crore and ₹3,394 crore respectively.
- Income from operations at ₹ 1,346 crore has shown growth of 21.6% over income of ₹ 1,107 crore in the corresponding period in previous year. Return on interest Earning Assets (incl.funds deployed) has risen from 10.9% as at March 31, 2011 to 11.6% for the current half-year.
- Profit before provisions and other income for the current quarter improved to ₹236 crore vis-a-vis ₹230 crore in the corresponding quarter in previous year. However, after excluding profit from sale of shares, the same stands at ₹209 crore for the current quarter vis-a-vis ₹105 crore in the corresponding quarter in previous year.
- Profit before and after tax for the current quarter stand at ₹276 crore and ₹198 crore respectively vis-a-vis ₹300 crore and ₹202 crore respectively for the corresponding quarter in the previous year. The profit before and after tax for the current half-year stand at ₹511 crore and ₹ 330 crore respectively vis-a-vis ₹521 crore and ₹320 crore respectively for the corresponding half-year in the previous year.
- Net NPAs stand at ₹ 172 crore as at September 30, 2011 i.e. 1.05% of Net Assets.
- The Net worth as at Sept.30, 2011 stands at ₹ 4,092 crore vis-a-vis ₹ 3,762 crore as at March 31, 2011.
- Capital Adequacy Ratio stands at 19.3%.
- Net interest margin for the half-year ended Sept. 30, 2011 stands at 2.5%.
- Business assets as at Sept. 30 2011 have increased to ₹ 24,505 crore from ₹ 23,045 crore as at March 31, 2011, registering a growth of 6.34%.
- The balance-sheet size stood at ₹ 27,456 crore as at September 30, 2011 vis-a-vis ₹ 25,528 crore as at March 31, 2011, showing a growth of 7.6%. The CAGR since 01.04.2008 when it stood at ₹ 14574 crore is 19.8%.

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AUDITED (STANDALONE) FINANCIAL RESULTS FOR THE QUARTER/ HALF-YEAR ENDED SEPTEMBER 30, 2011

Particulars		Quarter ended 30/09/11 (Audited)	Quarter ended 30/09/10 (Unaudited)	Half-year ended 30/09/11 (Audited)	Half-year ended 30/09/10 (Audited)	Year ended 31/03/11 (Audited)
						(Rs. Lakh)
1	Income from Operations	74,310	61,219	1,34,567	1,10,689	2,41,538
2	Expenditure					
	a) Interest	47,507	34,795	89,809	63,039	1,31,897
	b) Employee Cost	1,472	1,316	3,339	3,051	6,492
	c) Depreciation	222	299	450	515	1,028
	d) Other Expenditure	1,548	1,816	2,712	2,816	7,001
3	Total Expenditure	50,749	38,226	96,310	69,421	1,46,418
4	Profit from Operations before Provisions and Other Income	23,561	22,993	38,257	41,268	95,120
5	Write off/ Provision for Bad & Doubtful Assets and others (Net)	(2,524)	(6,281)	(10,578)	(8,915)	(15,032)
6	Profit before Other Income	26,085	29,274	48,835	50,183	1,10,152
7	Other Income	1,481	767	2,267	1,931	6,473
8	Profit before Tax	27,566	30,041	51,102	52,114	1,16,625
9	Tax Expense	7,740	9,811	18,070	20,084	46,000
	- Income Tax	2,889	3,426	5,572	5,581	9,347
	- Deferred Tax	4,851	6,385	12,498	14,503	36,653
10	Profit after Tax	19,826	20,230	33,032	32,030	70,625
11	Paid up Equity Share Capital (Face value Rs.10/- each)	73,784	73,784	73,784	73,784	73,784
12	Paid up Preference Share Capital (Face value Rs.10/- each)	26,384	26,384	26,384	26,384	26,384
13	Reserves excluding Revaluation Reserve - Year end					3,02,372
14	Earnings per share (not annualised)					
	Basic Earnings per Equity Share (Rs.)	2.69	2.74	4.47	4.34	9.57
	Diluted Earnings per Equity Share (Rs.)	2.18	2.37	3.67	3.79	8.30
15	Public shareholding:					

	- Number of Shares		73,78,37,331	73,78,37,331	73,78,37,331	73,78,37,331	73,78,37,331
	- Percentage of Shareholding		100%	100%	100%	100%	100%
16	Promoters & Promoter Group Shareholding						
(a)	Pledged/ Encumbered						
	- No. of Shares		NIL	NIL	NIL	NIL	NIL
	- % of Shares (as a % of the total shareholding of promoter & promoter group)		NIL	NIL	NIL	NIL	NIL
	- % of Shares (as a % of the total share capital of the company)		NIL	NIL	NIL	NIL	NIL
(b)	Non-encumbered						
	- No. of Shares		NIL	NIL	NIL	NIL	NIL
	- % of Shares (as a % of the total shareholding of promoter & promoter group)		NIL	NIL	NIL	NIL	NIL
	- % of Shares (as a % of the total share capital of the company)		NIL	NIL	NIL	NIL	NIL

Notes:

1. Segment Reporting as required under AS-17 issued by ICAI is not applicable, as more than 90% of the revenues comes from a single segment viz. Financing. 2. Information on consolidated figures - (i) Income from Operations: Rs.1,46,057 lakh; (ii) Other Income: Rs.2,728 lakh (iii) PAT: Rs.36,207 lakh (iv) EPS: Rs.4.91 (Basic); Rs.4.00 (Diluted). 3. Information on pending Investor complaints for the quarter (Nos.) - Opening Balance - 5; Received during the quarter - 3,481; Disposed off during the quarter - 3,486; Closing Balance - Nil. 4. Figures of the previous period/ year have been re-arranged/ re-grouped, wherever necessary. 5. The financial results for the period ended September 30, 2011 have been subjected to an Audit. The above financial results were taken on record by the Board of Directors in the meeting held on October 17, 2011.

STATEMENT OF ASSETS & LIABILITIES					
				(Rs. Lakh)	
	Particulars		As at 30th	As at 30th	
			Sept., 2011	Sept., 2010	
			(Audited)	(Audited)	
	Shareholders' Funds				
	(a) Share Capital		1,00,168	1,00,168	
	(b) Reserves and Surplus		4,32,227	3,91,704	
	Loan Funds		20,96,971	17,28,752	
	Total				

		26,29,366	22,20,624
	Fixed Assets	1,18,849	1,42,195
	Investments	10,19,175	6,90,671
	Deferred Tax Asset (Net)	89,593	1,24,241
	Current Assets, Loans and Advances		
	(a) Sundry Debtors	2,534	5,174
	(b) Cash and Bank Balances	82,817	30,271
	(C) Other Current Assets	54,120	63,746
	(d) Loans to Assisted Concerns	13,65,773	12,76,531
	(e) Other Loans and Advances	12,768	2,269
		15,18,012	13,77,991
	Less: Current Liabilities and Provisions		
	(a) Current Liabilities	1,02,134	1,00,844
	(b) Provisions	14,129	13,630
		1,16,263	1,14,474
	Net Current Assets	14,01,749	12,63,517
	Total	26,29,366	22,20,624

The above disclosure is an extract of audited Balance Sheet as at September 30, 2011 and is in compliance with clause 41(I)(h) of the listing agreement

BY ORDER OF THE BOARD

(ATUL KUMAR RAI)

Place: Kanchipuram

CHIEF EXECUTIVE OFFICER &

Dated: October 17, 2011

MANAGING DIRECTOR