



S V Creditline Private Limited
815, 8th floor, Hemkunt Chamber, 89, Nehru Place, New Delhi - 110019
Statement of unaudited financial results for the half year ended 30 September 2015

(Rs. In lacs)

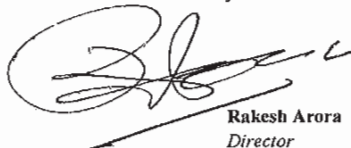
Particulars	Six months ended		Year ended
	30 September 2015	30 September 2014	31 March 2015
	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	4,962.66	3,015.55	5,751.81
(a) Interest/disc. on advances/ bills	3,994.07	2,427.87	5,258.41
(b) Income on investments	-	21.86	35.87
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	968.59	565.81	457.53
2. Other income	393.69	200.63	1,394.06
3. Total income (1+2)	5,356.35	3,216.18	7,145.87
4. Interest expended	2,798.96	1,447.65	3,435.60
5. Operating expenses (i)+(ii)	1,693.19	1,016.03	2,376.32
(i) Employees cost	1,010.11	541.30	1,325.34
(ii) Other operating expenses	683.08	474.73	1,050.98
6. Total expenditure (4+5) excluding provisions and contingencies	4,492.15	2,463.68	5,811.92
7. Operating profit before provisions and contingencies (3-6)	864.20	752.50	1,333.95
8. Provisions (other than tax) and contingencies	47.80	50.37	126.30
9. Exceptional items	-	-	-
10. Profit (+)/ Loss (-) from ordinary activities before tax (7-8-9)	816.40	702.13	1,207.65
11. Tax expense	337.49	242.29	387.54
12. Net profit(+)/ Loss(-) from ordinary activities after tax (10-11)	478.91	459.84	820.11
13. Extraordinary items (net of tax expense)	-	-	-
14. Net profit (+)/ Loss (-) for the period (12-13)	478.91	459.84	820.11
15. Paid up equity share capital (Face value of Rs. 10 per share)	4,084.61	3,884.61	3,884.61
16. Reserves excluding Revaluation Reserves (As per Balance Sheet)	-	-	912.74
17. Analytical Ratios			
(i) Capital Adequacy Ratio	21.70%	17.01%	16.33%
(ii) Earnings Per Share (EPS)			
- Basic	1.13*	1.22*	2.14
- Diluted	1.13*	1.22*	2.14
18) NPA Ratios			
a) Gross NPA	54.68	59.52	29.17
b) Net NPA	8.90	0.95	4.93
c) % of Gross NPA to Gross Advances	0.17	0.00	0.11
e) % of Net NPA to Net Advances	0.03	0.00	0.02
c) Return on assets (PAT/Avg. Loan Assets)	1.50%*	2.42%*	3.83%

*Not annualised

Notes to the financial results:

- The above results were duly reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on November 10, 2015.
- The statutory auditors of the Company have conducted a limited review of the financial results for the half year ended 30 September 2015 and have issued an unqualified review report.
- Figures of the previous period / year have been regrouped and reclassified, wherever considered necessary to correspond with current period presentation.

for S V Creditline Private Limited


Rakesh Arora
Director
DIN: 00125976


Rakesh Dubeey
Chief Executive Officer


Sunil Malik
Company Secretary


Durgeshwar Mishra
Chief Financial Officer

Place: Gurgaon
Date: November 10, 2015

SV Creditline (P) Ltd.

CIN : U71290DL1996PTC081376

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