



JM FINANCIAL CREDIT SOLUTIONS LIMITED
(FORMERLY KNOWN AS FICS CONSULTANCY SERVICES LIMITED)
AUDITED FINANCIAL RESULTS FOR THE HALF YEAR / YEAR ENDED 31ST MARCH 2015

Sr. No.	Particulars	Half Year Ended		Current Year	Previous Year
				Ended	Ended
		31.03.2015 (Unaudited)	31.03.2014 (Unaudited)	31.03.2015 (Audited)	31.03.2014 (Audited)
		Rupees in Lakh			
1	Interest Earned:				
(a)	Income from funding activities	6,481.44	228.61	7,237.94	228.61
(b)	Interest on balances with RBI and other inter bank funds	-	-	-	-
(c)	Others	18.86	132.90	19.31	132.94
		6,450.30	361.51	7,257.25	361.55
2	Advisory and other fees	2,175.92	190.00	2,175.92	190.00
3	Other Income	348.13	43.77	939.86	48.44
4	Total Income (1+2+3)	8,969.35	595.28	10,373.03	599.99
5	Interest Expended	949.83	298.17	1,336.89	298.17
6	Operating Expenses:				
(i)	Employee cost	1,173.71	-	1,173.71	-
(ii)	Other operating expenses	392.07	3.30	399.40	6.51
(iii)	Depreciation and amortisation expense	1.54	3.37	1.56	3.85
7	Total Expenditure (5+6)	2,517.15	304.84	2,911.56	308.53
8	Operating profit before provisions and contingencies (4-7)	6,452.20	290.44	7,461.47	291.46
9	Provisions (other than tax) and contingencies	439.50	22.73	439.27	22.73
10	Exceptional items	-	-	-	-
11	Profit from ordinary activities before tax (8-9-10)	6,012.70	267.71	7,022.20	268.73
12	Tax expense	1,912.36	97.49	2,142.36	97.59
13	Net Profit from ordinary activities after tax (11-12)	4,100.34	170.22	4,879.84	171.14
14	Extraordinary items (net of tax expenses)	-	-	-	-
15	Net Profit for the period /year (13+14)	4,100.34	170.22	4,879.84	171.14
16	Paid-up equity share capital (Face value Rs. 10/- each)	125.00	5.00	125.00	5.00
17	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)			93,597.80	602.44
18	Analytical Ratios:				
(i)	Capital Adequacy Ratio	50.82%	NA	50.82%	NA
(ii)	Earnings Per Share (EPS) (Rupees)				
	Basic and Diluted EPS for the period/ Year to date and for the previous accounting year (Not Annualised) - Basic	759.51	340.44	903.90	342.29
	-Diluted	413.45	340.44	492.05	342.29
19	NPA Ratios:				
(a)	Gross NPA	Nil	Nil	Nil	Nil
(b)	Net NPA	Nil	Nil	Nil	Nil
(c)	% of Gross NPA to loan funds	Nil	Nil	Nil	Nil
(d)	% of Net NPA to loan funds	Nil	Nil	Nil	Nil
20	Return on Assets (Not Annualised)	4.20%	3.43%	5.00%	3.45%

Notes:

- The above audited financial results have been taken on record and approved by the Board of Directors at its meeting held on May 19, 2015.
- The above audited financial results have been prepared as per format as prescribed in clause 29 of the Debt Listing Agreement executed with the Stock Exchange.
- In last year company was Non Systematically Important NBFC, hence capital Adequacy ratio was not applicable
- Figures in respect of the previous year/ period have been rearranged/regrouped wherever necessary to correspond with the figures of the current year/ period.

For and on behalf of the Board of Directors


 Manish Sheth
 Director
 DIN - 00109227

Mumbai, Dated, May 19, 2015

JM Financial Credit Solutions Limited

(Formerly known as FICS Consultancy Services Limited)

Corporate Identity Number : U74140MH1980PLC022644

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