



JM FINANCIAL ASSET RECONSTRUCTION COMPANY PRIVATE LIMITED
AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2015

₹ in Lac.

Sr. No.	Particulars	Half Year Ended		Year Ended	
		31.03.2015 (Unaudited)	31.03.2014 (Unaudited)	31.03.2015 (Audited)	31.03.2014 (Audited)
1	Interest Earned:				
(a)	Income on investments in security receipts - restructuring	3,811.93	1,513.76	6,924.41	3,709.30
(b)	Income from funding activities - loans	597.54	572.55	1,146.50	1,129.89
(c)	Interest on balances with RBI and other inter bank funds	-	-	-	-
(d)	Others	51.41	4.77	51.78	4.80
		4,460.88	2,091.08	8,122.69	4,843.99
2	Profit on redemption/ sale of security receipts	333.70	1,119.67	988.94	1,411.50
3	Management, advisory and recovery incentive fees	7,134.96	4,353.81	12,005.00	5,629.38
4	Other Income	2.01	42.13	318.49	152.67
5	Total Income (1+2+3+4)	11,931.55	7,606.69	21,435.12	12,037.54
6	Interest Expended	6,619.22	892.96	11,331.52	1,727.45
7	Operating Expenses:				
(i)	Employee cost	904.12	791.26	1,724.18	1,508.10
(ii)	Other operating expenses	845.94	569.28	1,397.72	931.12
(iii)	Depreciation and amortisation expense	17.27	20.35	53.15	42.33
8	Total Expenditure excluding provisions and contingencies(6+7)	8,386.56	2,273.85	14,506.57	4,209.00
9	Operating Profit before provisions and contingencies (5-8)	3,544.99	5,332.84	6,928.55	7,828.54
10	Provisions (other than tax) and contingencies	139.50	173.86	921.18	319.31
11	Profit before tax (9-10)	3,405.49	5,158.98	6,007.37	7,509.23
12	Tax expense				
	- Current tax	1,254.00	1,827.00	2,327.00	2,647.00
	- Deferred tax	(26.71)	15.60	59.91	38.02
13	Net Profit for the period/ year (11-12)	2,178.20	3,316.38	3,620.46	4,824.21
14	Paid-up equity share capital (Face value Rs. 10/- each)	24,125.00	21,000.00	24,125.00	21,000.00
15	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	17,528.70	12,037.09
16	Analytical Ratios:				
(i)	Capital Adequacy Ratio	26.59%	47.20%	26.59%	47.20%
(ii)	Earnings Per Share (EPS) (Rupees)				
	Basic and Diluted EPS for the period/ Year to date and for the previous accounting year (Not Annualised)	0.96	1.58	1.60	2.30
17	NPA Ratios:				
(a)	Gross NPA	995.00	995.00	995.00	995.00
(b)	Net NPA	497.50	895.50	497.50	895.50
(c)	% of Gross NPA to loan funds	27.34%	15.72%	27.34%	15.72%
(d)	% of Net NPA to loan funds	13.67%	14.15%	13.67%	14.15%
18	Return on Assets (Not Annualised)	1.35%	5.75%	3.19%	8.29%

Notes:

- The above results have been approved by the Board of Directors at the meeting held on May 27, 2015.
- Figures in respect of the previous year/ period have been rearranged wherever necessary to correspond with the figures of the current period.

For and on behalf of the Board

Anil Bhatia
 Anil Bhatia
 Managing Director and Chief Executive Officer
 DIN - 01310959

Mumbai, Dated, May 27, 2015



JM Financial Asset Reconstruction Company Private Limited

Corporate Identity Number : U67190MH2007PTC174287

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