

BARCLAYS INVESTMENTS AND LOANS (INDIA) LIMITED

HALF YEARLY UNAUDITED FINANCIAL RESULTS FOR PERIOD ENDED SEPTEMBER 30, 2015

(All amounts in Indian Rupees in lacs)

Particulars	6 months ended	Corresponding 6	Year to date figures	Previous accounting
	30/09/2015	months ended in	for current period	year ended
	Unaudited	previous year	ended (30/09/2015)	(31/03/2015)
		30/09/2014	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	6,575.00	3,871.15	6,575.00	9,340.50
(a) Interest/disc. on advances/ bills	6,162.20	3,409.81	6,162.20	8,636.00
(b) Income on investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	412.80	461.34	412.80	704.50
(d) Others	-	-	-	-
2. Other Income	317.10	343.00	317.10	467.60
3. Total Income (1+2)	6,892.10	4,214.15	6,892.10	9,808.10
4. Interest Expended	3,378.70	296.31	3,378.70	2,450.90
5. Operating Expenses (i)+(ii)	710.09	1,278.32	710.09	2,338.55
(i) Employees cost	44.60	27.51	44.60	74.50
(ii) Other operating expenses @	665.49	1,250.81	665.49	2,264.05
6. Total Expenditure (4+5) excluding provisions and contingencies	4,088.79	1,574.63	4,088.79	4,789.45
7. Operating Profit before Provisions and Contingencies (3-6)	2,803.31	2,639.52	2,803.31	5,018.65
8. Provisions (other than tax) and Contingencies (Net)	60.81	25.37	60.81	198.95
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2,742.50	2,614.15	2,742.50	4,819.70
11. Tax expense	597.40	-	597.40	960.94
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	2,145.10	2,614.15	2,145.10	3,858.76
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	2,145.10	2,614.15	2,145.10	3,858.76
15. Paid-up equity share capital (Face Value Rs. 50/-)	109,032.81	109,032.81	109,032.81	109,032.81
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	(54,820.00)	(58,678.80)	(54,820.00)	(54,820.00)
17. Analytical Ratios				
(i) Capital Adequacy Ratio	48.11%	65.98%	48.11%	43.67%
(ii) Earnings Per Share (EPS) (Rs.)	0.98	1.20	0.98	1.77
18. NPA Ratios				
a) Gross NPA/Net NPA #	-	-	-	-
b) % of Gross NPA/Net NPA #	-	-	-	-
c) Return on Assets	3.25%	5.80%	3.25%	2.80%

Note:

1) @ Other Operating expenses include (i) Loss on Fair valuation / redemption of Equity Linked Debentures - Rs. 209.31 lacs (Previous period September 2014 - Rs. 1,841.88 lacs), (ii) Loss / (Gain) on transacting in exchange traded derivatives Rs. 18.78 lacs (Previous period September 2014 - Rs. 1,063.26 lacs).

2) # The ratio is not applicable as 100% of the Gross NPAs have been provided.

3) Previous period / year numbers are regrouped / rearranged wherever necessary to confirm to current period presentation.

4) The above results have been reviewed by the Audit committee and taken on records by the Board of Directors at the meeting held on 04 November 2015.

For and on behalf of
Barclays Investments and Loans (India) Limited

Vishal Jain
Manager & Chief Executive Officer
PAN: ACOPJ6854F

D. Mishra
Deepa Dev
Director
DIN: 06874846

Place: Mumbai
Dated : 4 November, 2015



Price Waterhouse

Chartered Accountants

The Board of Directors
Barclays Investments and Loans (India) Limited
Ground Floor 144-145 Malavika Centre,
Kodambakkam High Road,
Nungambakkam,
Chennai-600034

1. We have reviewed the results of Barclays Investments and Loans (India) Limited (the "Company") for the half year ended September 30, 2015 which are included in the accompanying Half Yearly Unaudited Financial Results for the period ended September 30, 2015 (the "Statement"). The Statement has been prepared by the Company pursuant to Clause 29 of the Listing Agreement for Debt Securities with the Stock Exchanges in India, which has been initialled by us for identification purposes. This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement.
3. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the Statement has not been prepared in all material respects in accordance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies and in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters and has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for Debt Securities including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Price Waterhouse
Firm Registration Number: 301112E
Chartered Accountants



Sharad Vasant
Partner
Membership Number 101119

Mumbai
November 04, 2015

Price Waterhouse, 252 Veer Savarkar Marg, Shivaji Park, Dadar (West), Mumbai - 400 028
T: +91 (22) 6669 1000, F: +91 (22) 6654 7800, +91 (22) 6654 7801