



Reaching New Heights in Retail Finance

HELPING PEOPLE REACH OUT TO THEIR DREAMS



Financial Results – FY14

Business Overview and Strategy

Leadership Team

Annexures

Key Business Highlights – FY14

#1

Loan book increased by 10% yoy to Rs 17,877 crore, aided by growth in tractor, SME and mortgage lending

#2

Product mix and customer mix optimization increased NIS by 89 bps to 5.80%

#3

Collection efficiency improvement in second half of year led to stabilisation of NPA levels

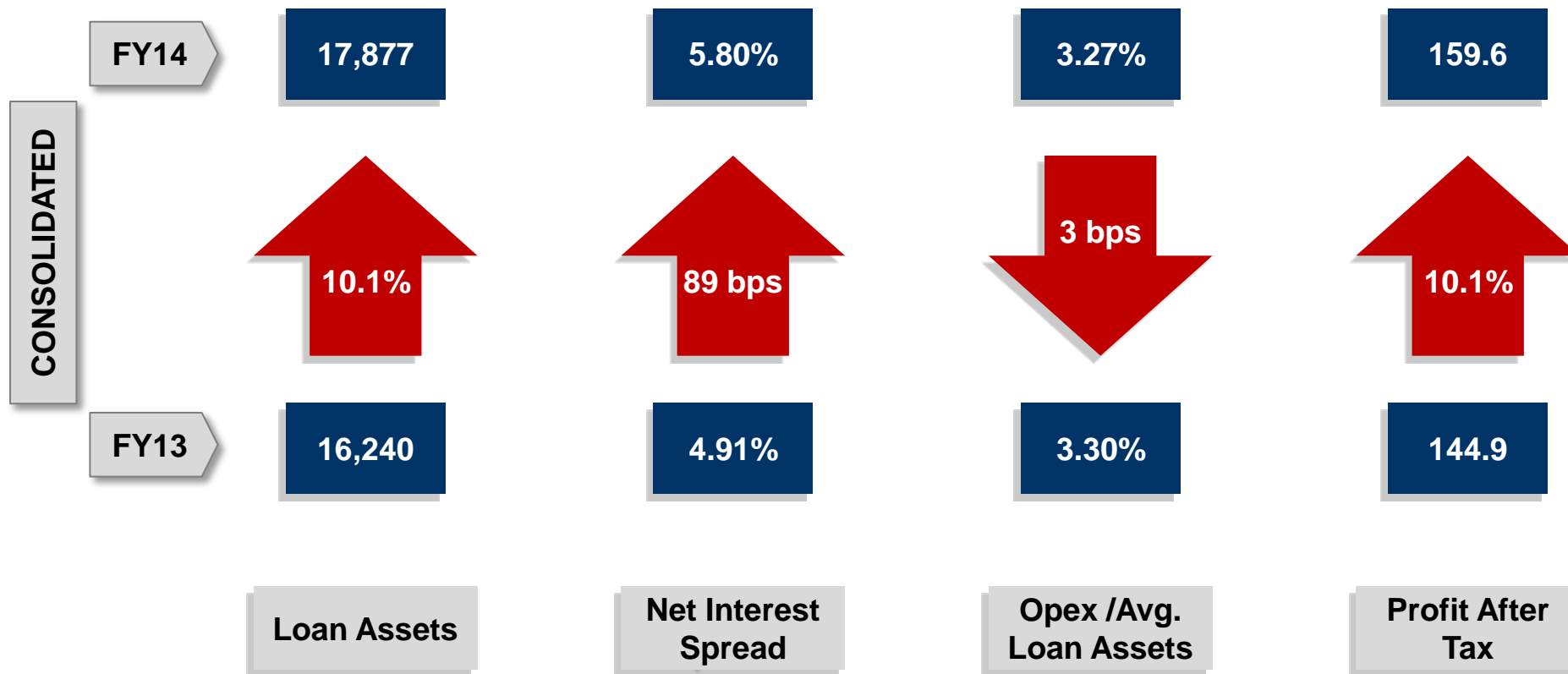
#4

Mortgage business fully integrated and made disbursements of Rs 767 crore in FY14, its first full year of operations

#5

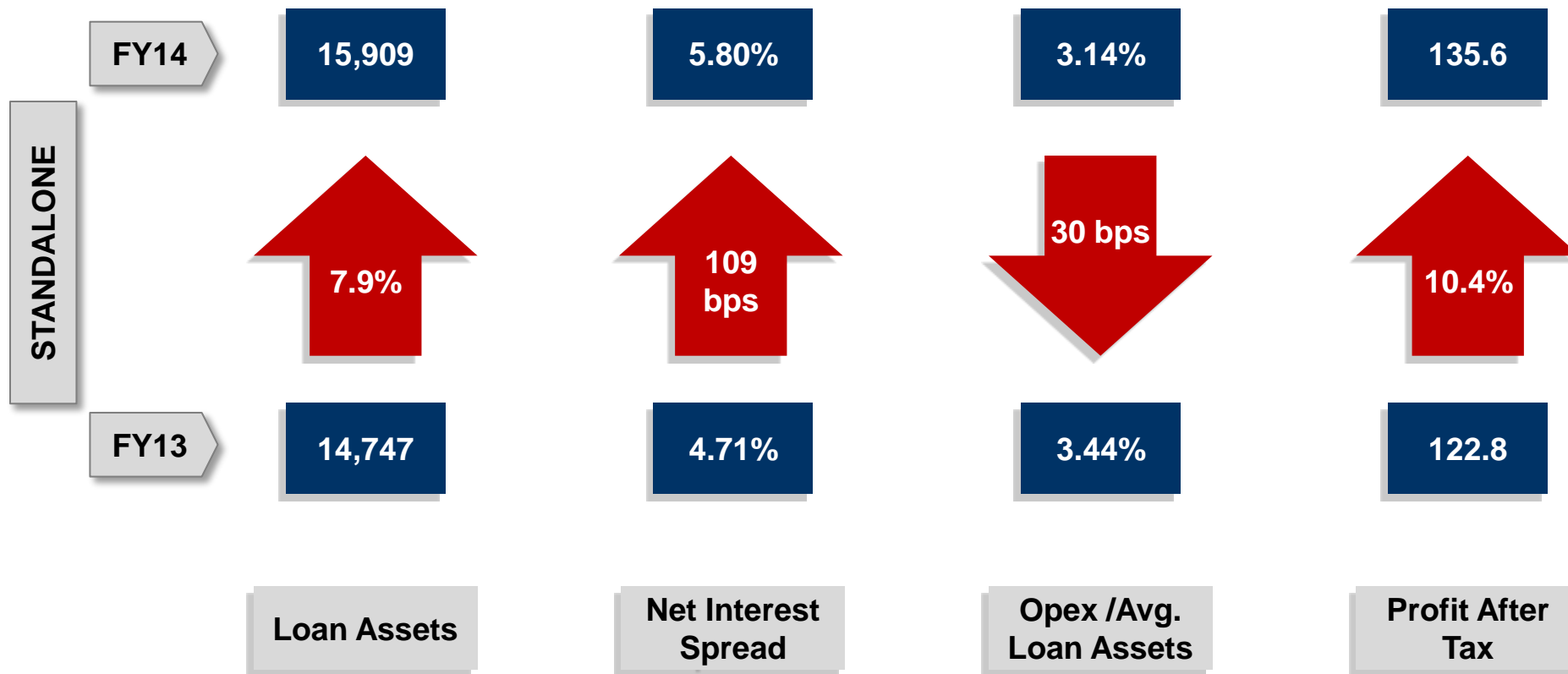
Magma HDI GWP collections of Rs 430 crore in FY14 and set to turn profitable in FY15

Financial Results – FY14



Values in Rs. Crore and based on MFL (Consolidated Statements)

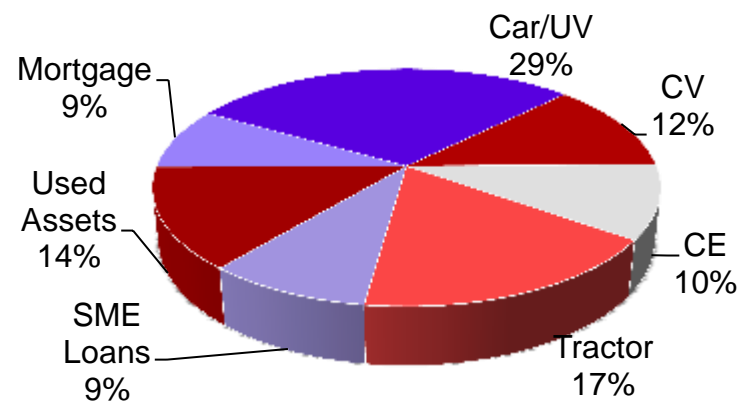
Financial Results – FY14



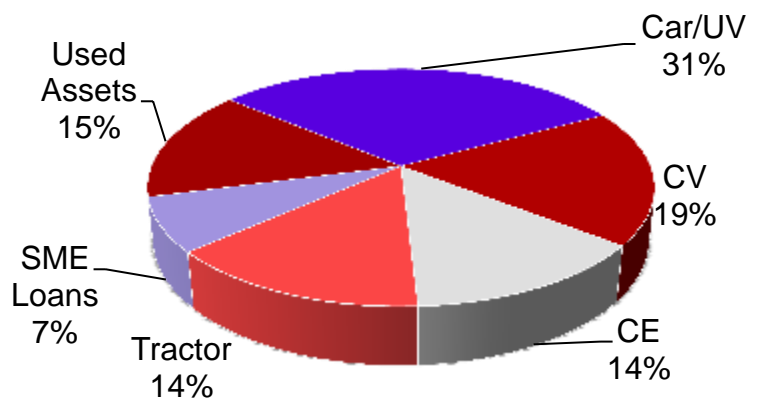
Values in Rs. Crore and based on MFL (Standalone Statements)

Disbursement Mix

FULL YEAR DISBURSEMENTS

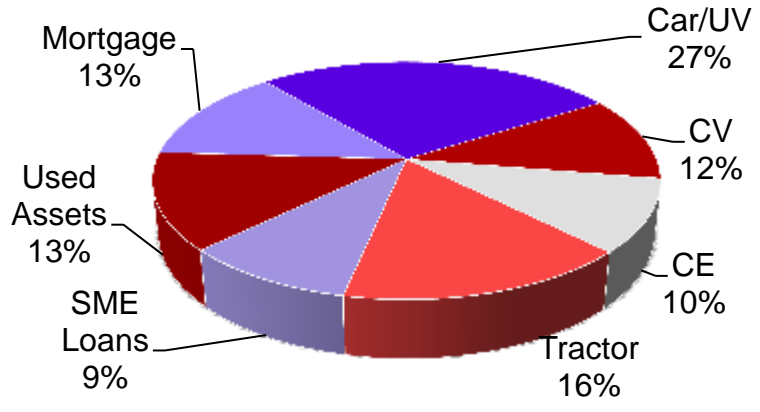


FY14: Rs 9,081 cr

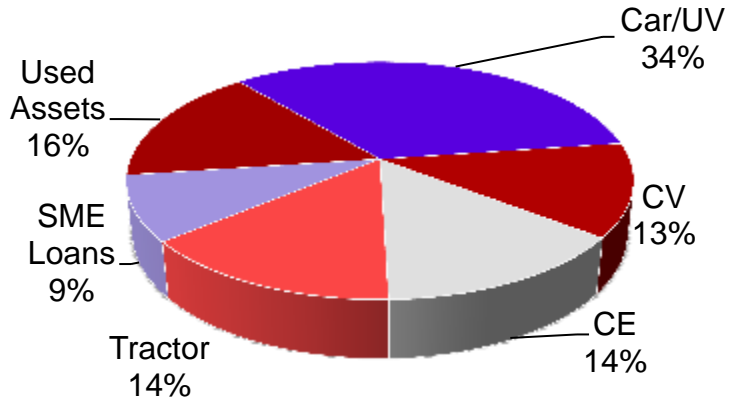


FY13: 8,678 Rs cr

Q4 DISBURSEMENTS



Q4 FY14: Rs 2,639 cr

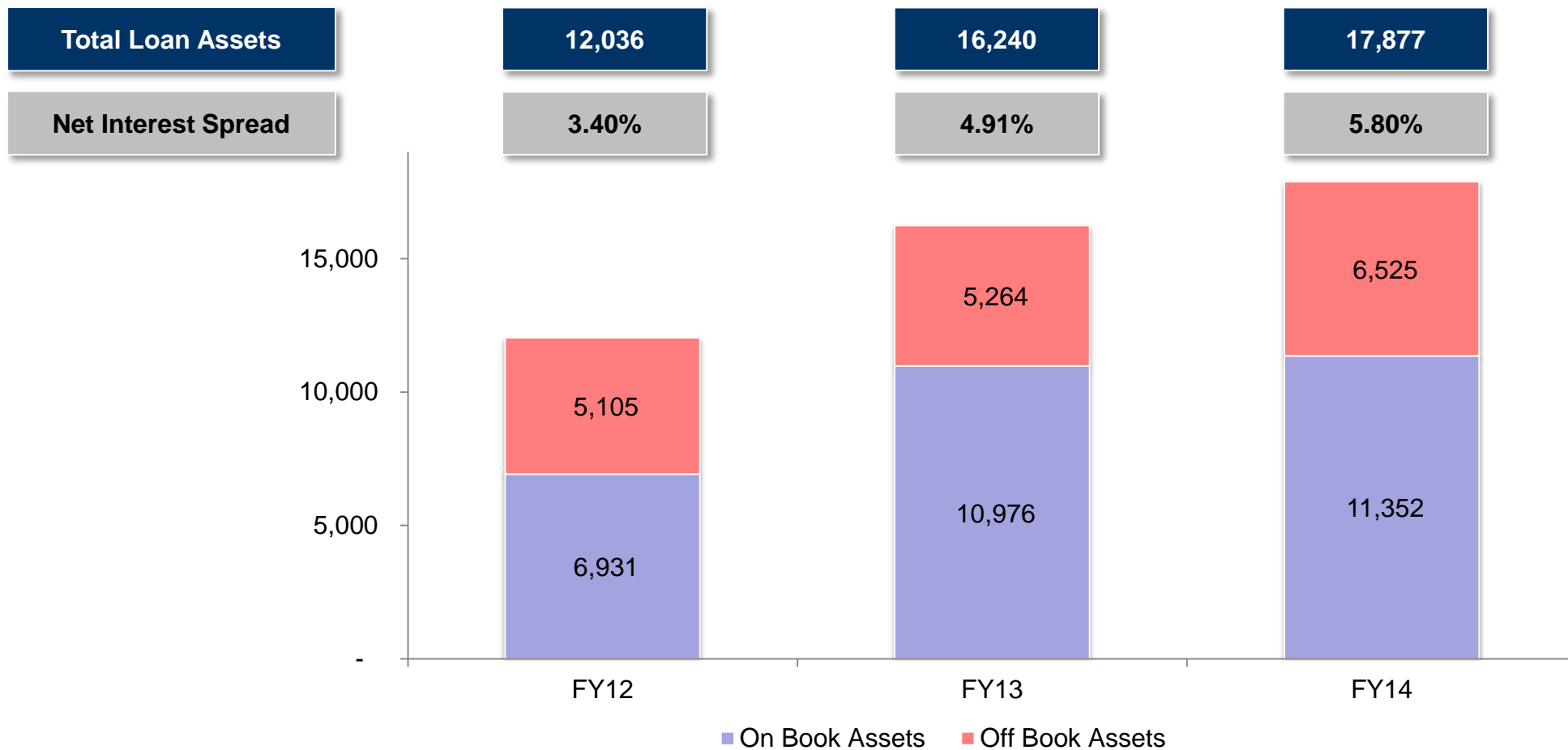


Q4 FY13: Rs 2,057 cr

Change in product mix aligned to risk reward efficiencies supported by multi product portfolio strategy

Values in Rs. Crore and based on MFL (Consolidated)

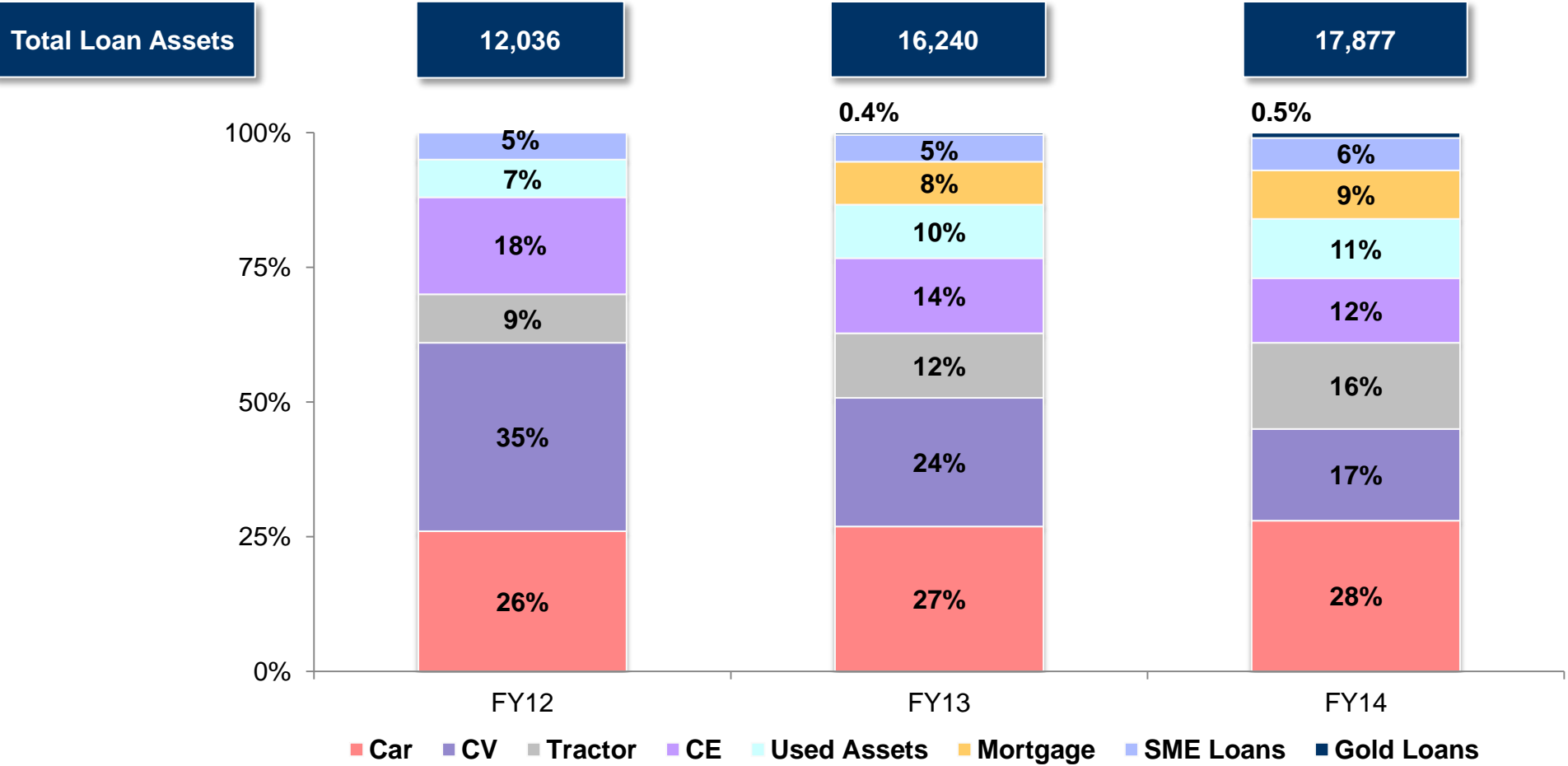
Loan Book Growth



Healthy increase in spread driven by judicious product and customer mix

Values in Rs. Crore and based on MFL (Consolidated)

Product-wise Loan Assets Breakup



Diversified portfolio of 8 products with the highest share of a single product less than 30% of total book

Values in Rs. Crore and based on MFL (Consolidated)

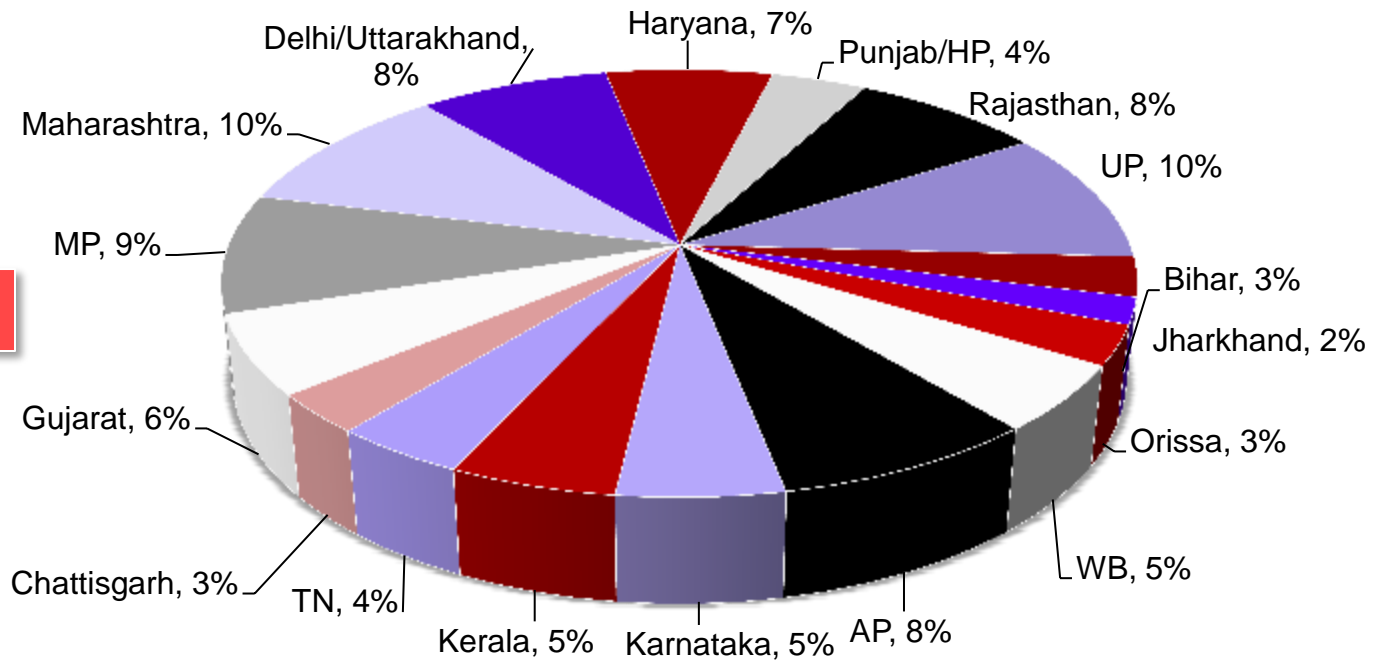
State-wise Loan Assets Breakup

Total loan assets: Rs. 17,877 crore *

North: 37%

West: 28%

East: 13%



South: 22%

Diversification of loan book exposure minimizes impact of regional/local/single event risks

* Total On+Off B/S Loan Assets in MFL (Consolidated)

Liability Profile

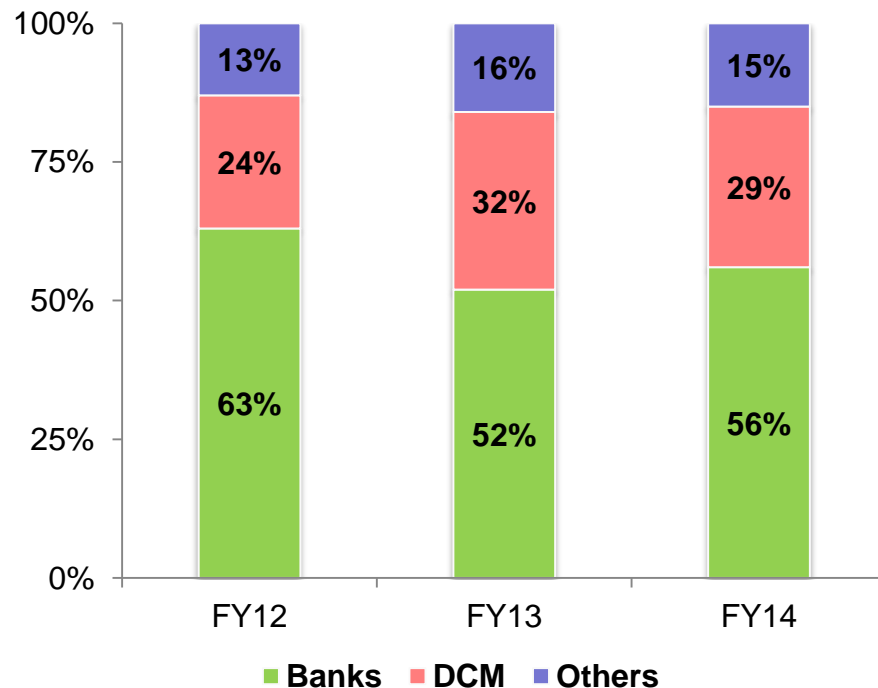
Liability Profile

On Balance Sheet Debt

6,259

10,599

10,375



Credit Ratings

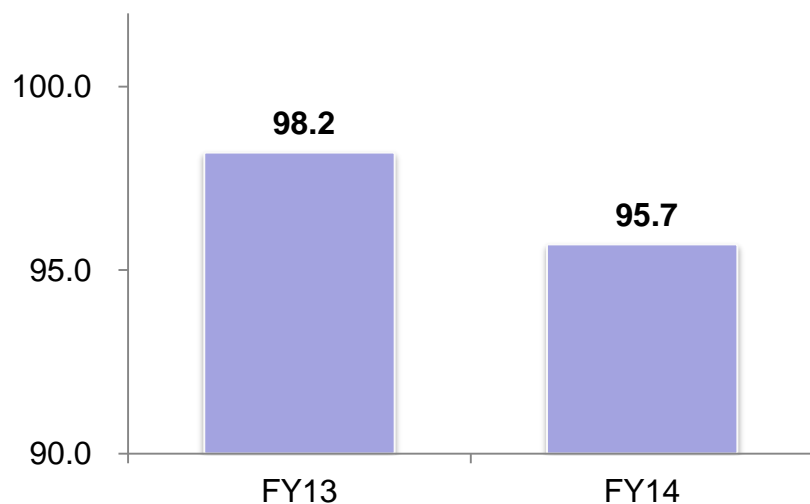
Instrument	31 Mar 14
Short term	A1+
Long term	AA+
Pref Cap	AA
Sub debt	AA
Perpetual debt	AA-

- Diversified liability sources limit concentration risk, allows stable flow of funds and improved rating, all leading to lower costs
- Consortium of 20 public & private sector banks
- Capital market funding from wide spectrum of lenders including MFs, Insurance companies, Pension / Provident funds and Corporates among others
- Other debt includes multiple instruments like PDI, Sub-debt and Preference capital

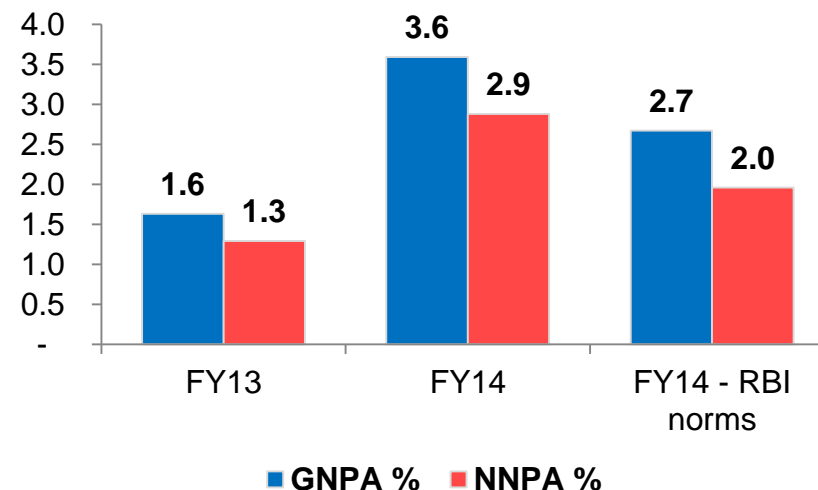
Values in Rs. Crore as on closing day of the period as per MFL (Consolidated)

Collections and Provisioning

Collection Efficiency (%)



NPA Provisions (% of Loan Assets)



- Magma recognises NPA at 4 months default, and creates higher provision compared to RBI norms. It also recognises income on securitised assets on receipt basis. The cumulative impact of both these amounts to Rs. 165.09 crs

Increase in collection efficiency in H2 FY14 compared to H1 FY14 resulted in stabilisation of NPA levels

*Collection Efficiency is defined as percentage of instalment collections made during the period out of total instalments billed during the period
Values in charts in % and based on MFL (Consolidated)*

Summary Financials (Consolidated)

BALANCE SHEET		FY14	FY13	Q4 FY14	Q4 FY13
	LIABILITIES	13,178	13,114	13,178	13,114
	Net Worth	1,504	1,397	1,504	1,397
	Borrowings	10,375	10,599	10,375	10,599
	Other Liabilities	1,299	1,118	1,299	1,118
	ASSETS	13,178	13,114	13,178	13,114
	Loan Assets	11,352	10,976	11,352	10,976
	Other Assets	1,826	2,138	1,826	2,138

PROFIT AND LOSS STATEMENT		FY14	FY13	Q4 FY14	Q4 FY13
	Income from Operations	2,081	1,652	553	491
	Interest Expenses	1,177	926	298	266
	Gross Margin	904	725	255	225
	Other Income	36	50	8	15
	Operating Expenses	743	563	212	175
	Overheads	446	373	130	108
	Sourcing Expenses	113	93	31	28
	Prov./Write Offs	184	97	52	39
	Profit Before Tax	198	212	51	65
	Profit After Tax	160	145	46	46

Values in Rs. Crore and based on MFL (Consolidated)

RoA Analysis (Consolidated)

Particulars	FY14	FY13	Q4 FY14	Q4 FY13
Total Income/Assets	16.11%	16.00%	16.57%	16.41%
Interest Expenses/Assets	8.95%	8.71%	8.80%	8.63%
Net Income	7.15%	7.29%	7.78%	7.78%
Operating Expenses/Assets	5.65%	5.29%	6.27%	5.66%
Overheads/Assets	3.39%	3.51%	3.84%	3.50%
Sourcing Expenses/Assets	0.86%	0.87%	0.90%	0.91%
Provision & WO/Assets	1.40%	0.91%	1.52%	1.25%
Profit Before Tax	1.50%	2.00%	1.51%	2.12%
Return on Assets (RoA)	1.21%	1.36%	1.35%	1.48%
Return on Equity (RoE)	9.55%	9.97%	10.46%	11.90%

Values in %; Assets imply average of opening and closing balance of On B/S Assets in MFL (Consolidated)

Summary Financials (Standalone)

BALANCE SHEET		FY14	FY13	Q4 FY14	Q4 FY13
	LIABILITIES	11,318	11,742	11,318	11,742
	Net Worth	1,264	1,174	1,264	1,174
	Borrowings	9,033	9,593	9,033	9,593
	Other Liabilities	1,021	975	1,021	975
	ASSETS	11,318	11,742	11,318	11,742
	Loan Assets	9,740	9,703	9,740	9,703
	Other Assets	1,578	2,038	1,578	2,039

PROFIT AND LOSS STATEMENT		FY14	FY13	Q4 FY14	Q4 FY13
	Income from Operations	1,847	1,568	484	457
	Interest Expenses	1,055	887	264	247
	Gross Margin	792	681	220	211
	Other Income	29	38	6	8
	Operating Expenses	642	540	184	157
	Overheads	371	362	110	100
	Sourcing Expenses	110	92	30	27
	Prov./Write Offs	161	86	44	30
	Profit Before Tax	178	179	43	62
	Profit After Tax	136	123	31	43

Values in Rs. Crore and based on MFL (Standalone)

RoA Analysis (Standalone)

Particulars	FY14	FY13	Q4 FY14	Q4 FY13
Total Income/Assets	16.27%	16.31%	16.72%	16.35%
Interest Expenses/Assets	9.15%	9.01%	9.00%	8.67%
Net Income	7.12%	7.30%	7.73%	7.68%
Operating Expenses/Assets	5.57%	5.48%	6.26%	5.51%
Overheads/Assets	3.21%	3.67%	3.74%	3.51%
Sourcing Expenses/Assets	0.96%	0.93%	1.02%	0.95%
Provision & WO/Assets	1.40%	0.87%	1.51%	1.05%
Profit Before Tax	1.55%	1.82%	1.47%	2.17%
Return on Assets (RoA)	1.18%	1.25%	1.05%	1.52%
Return on Equity (RoE)	10.04%	9.68%	8.78%	13.25%
Tier 1 CRAR	11.5%	10.6%	11.5%	10.6%
Total CRAR	16.6%	16.8%	16.6%	16.8%

Values in %; Assets imply average of opening and closing balance of On B/S Assets in MFL (Standalone)

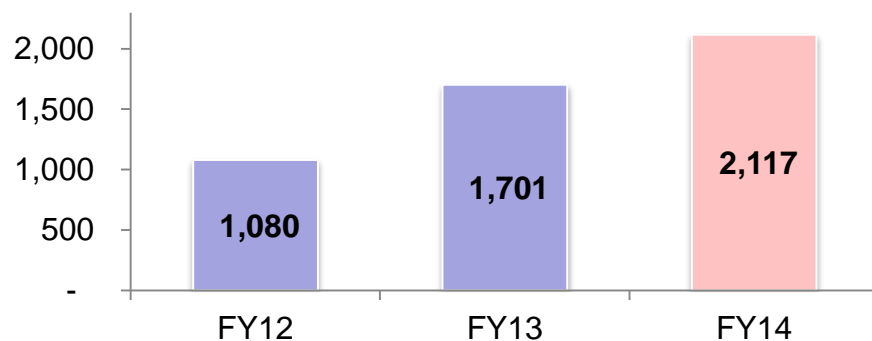
Segment wise Breakup - FY14

	Asset finance business	Mortgage business	Insurance business ^^	Consolidated
Net Interest Spread % ^	6.06%	2.92%	N/A	5.80%
Total Loan Assets (Rs cr)	16,205	1,672	N/A	17,877
Total Income (Rs cr)				
	1947	182	-12	2,117
Total Expenses (Rs cr)				
	1752	168	0	1,920
Profit Before Tax (Rs cr)				
	196	14	-12	198

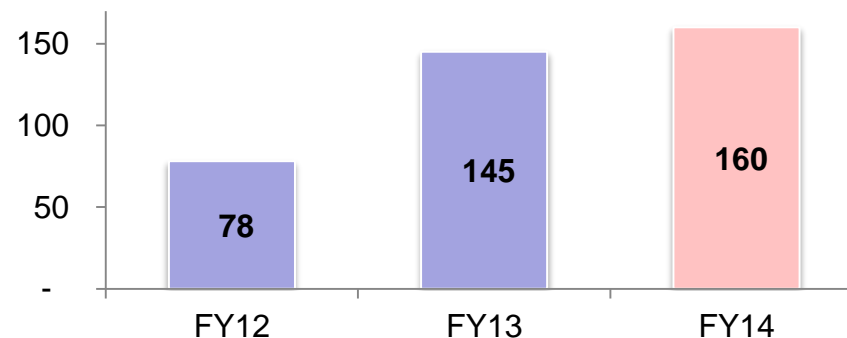
^^ P&L related nos. for MHDl (Insurance business) represent 37% of total

Financials on Growth Trajectory

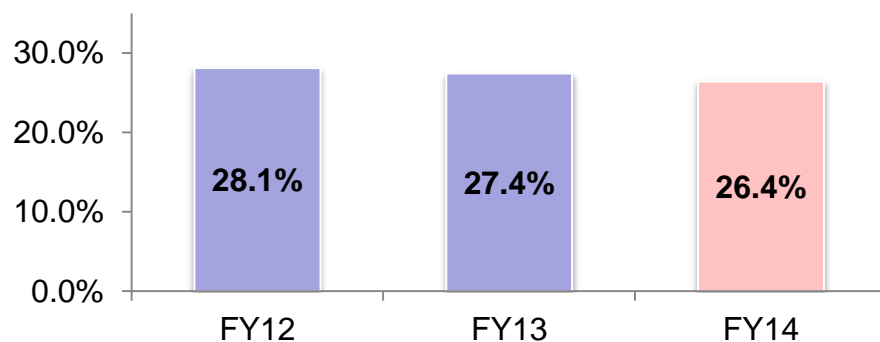
Total Income (Rs crore)



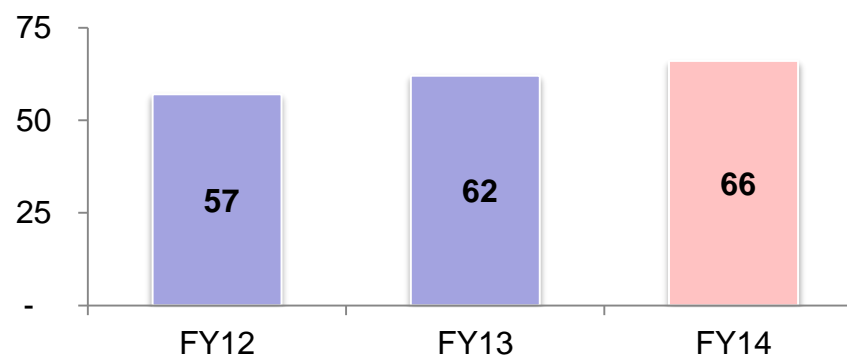
Profit After Tax (Rs crore)



Opex to Total Income ratio (%) ^



Book Value per Share (Rs) – Standalone basis



Based on MFL (Consolidated); ^ Opex Includes Employee Benefit Expenses, Other Expenses, Depreciation and Brokerage & Commission

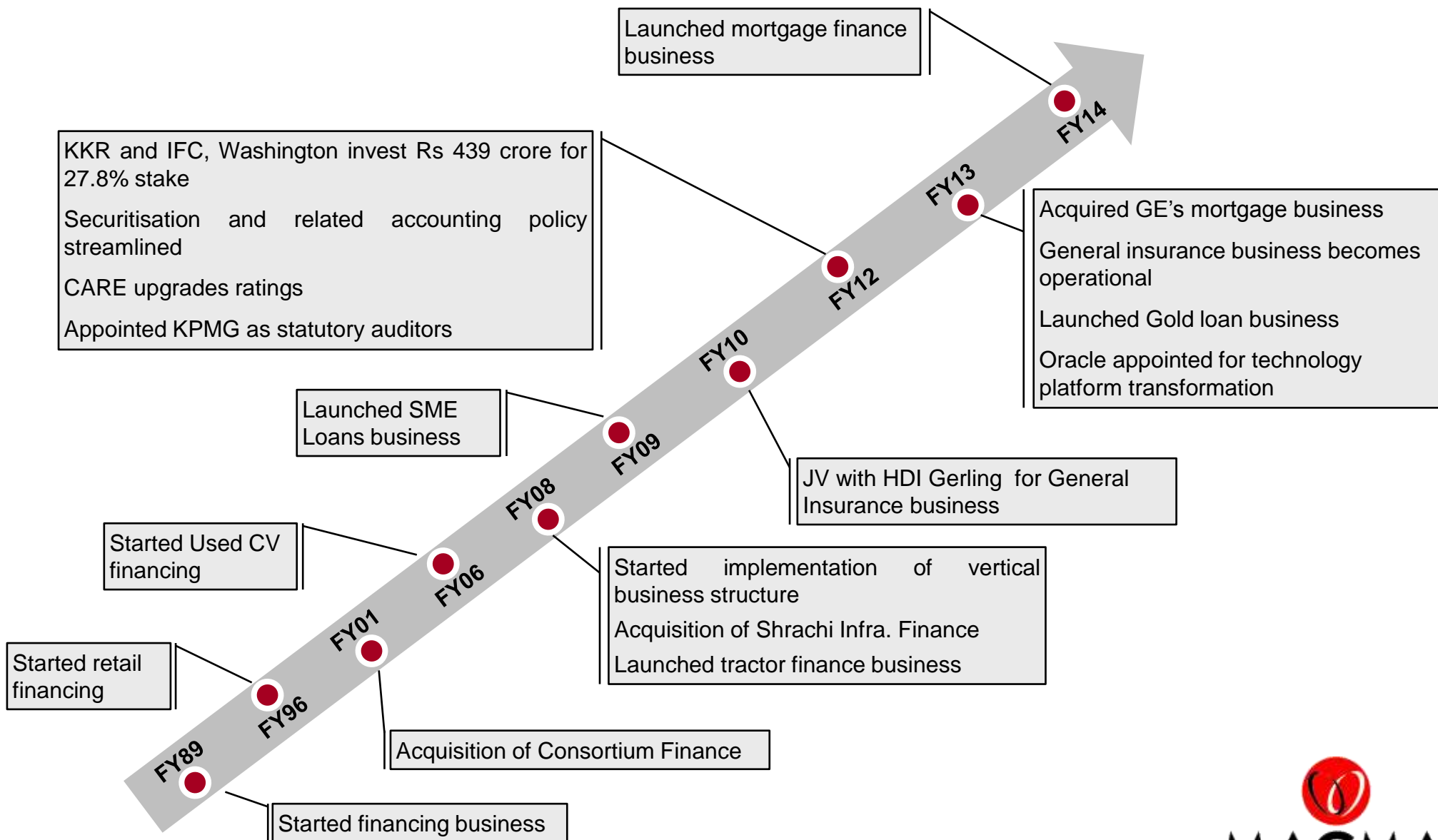
Financial Results – FY14

Business Overview and Strategy

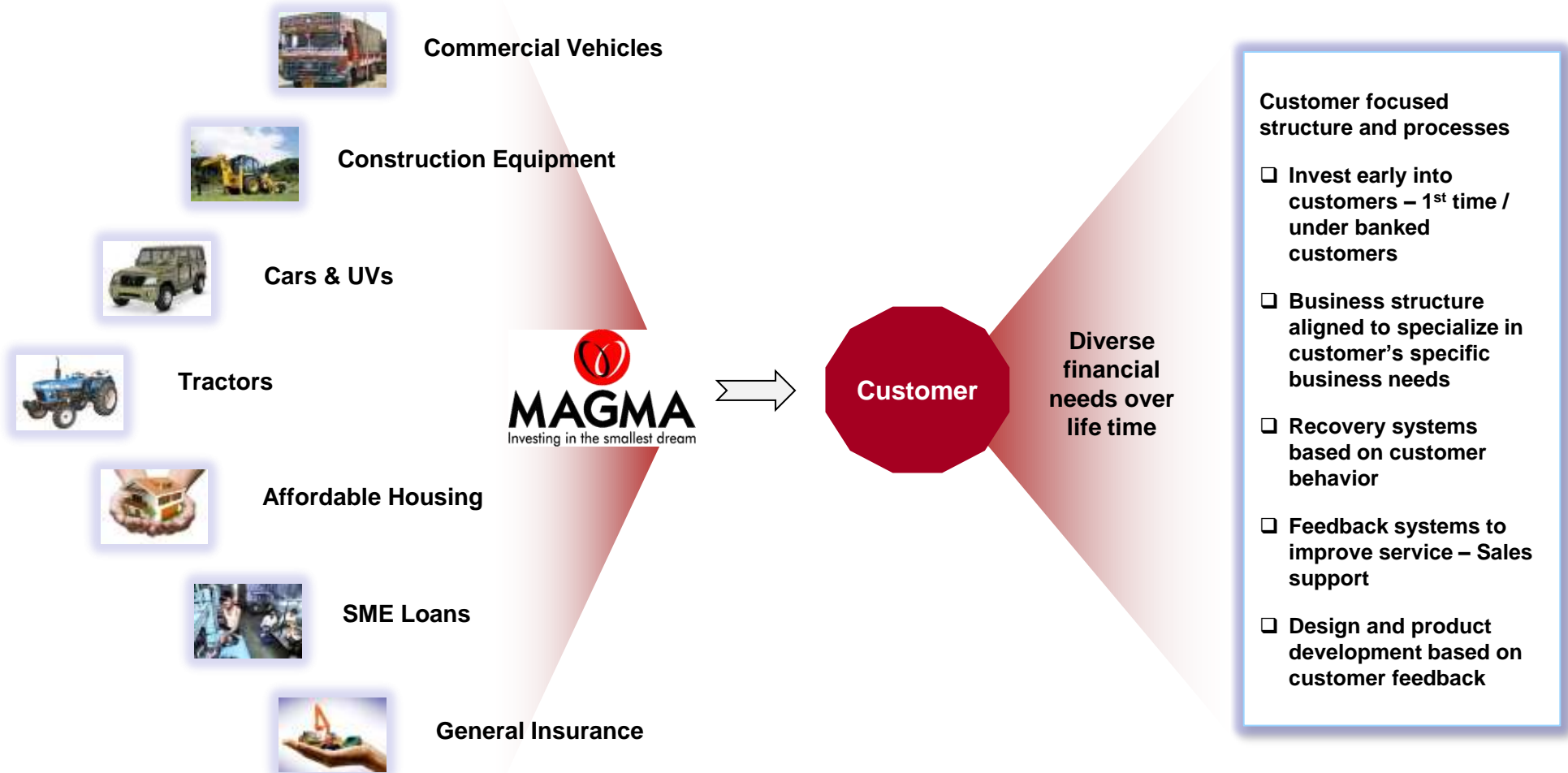
Leadership Team

Annexures

Company in Transformation



Customer Centric Approach...with a bouquet of products



Synergistic Approach to Growth

Products	Key Customer Segments	Focus areas to Drive Growth	ATS (Rs '000)	LTV	Tenure (months)
Cars	<ul style="list-style-type: none"> <input type="checkbox"/> Entry level vehicles and UV/MUV <input type="checkbox"/> Small Road Transport Operator (SRT0) 	<ul style="list-style-type: none"> <input type="checkbox"/> Rural markets and UV/MUV segment <input type="checkbox"/> Tie up with car manufacturers 	470	70%	45
Commercial Vehicles (CV)	<ul style="list-style-type: none"> <input type="checkbox"/> 1-5 vehicle owners (esp .FTB segment) <input type="checkbox"/> SRT0 	<ul style="list-style-type: none"> <input type="checkbox"/> LCV & SCV <input type="checkbox"/> Tie up with CV manufacturers 	700	85%*	44
Tractors	<ul style="list-style-type: none"> <input type="checkbox"/> Land owning farmers <input type="checkbox"/> 25-75 HP tractors 	<ul style="list-style-type: none"> <input type="checkbox"/> Alliances with OEMs <input type="checkbox"/> New product introductions 	340	62%	44
Used Assets	<ul style="list-style-type: none"> <input type="checkbox"/> FTB, Small fleet drivers <input type="checkbox"/> M&HCV, Refinance 	<ul style="list-style-type: none"> <input type="checkbox"/> LCV <input type="checkbox"/> High vintage vehicles (7-8 years) 	450	70%	35
Construction Equipment	<ul style="list-style-type: none"> <input type="checkbox"/> Small Scale Entrepreneurs 	<ul style="list-style-type: none"> <input type="checkbox"/> Increase collaboration with OEMS <input type="checkbox"/> Wider product range 	2220	80%	41
SME Loans	<ul style="list-style-type: none"> <input type="checkbox"/> SME segment <input type="checkbox"/> Working capital, business expansion 	<ul style="list-style-type: none"> <input type="checkbox"/> MSME segment 	2100	NA	33
Home Loans	<ul style="list-style-type: none"> <input type="checkbox"/> Affordable housing 	<ul style="list-style-type: none"> <input type="checkbox"/> Tier 3 and 4 towns 			
General Insurance	<ul style="list-style-type: none"> <input type="checkbox"/> Captive customers <input type="checkbox"/> Rural agri based products 	<ul style="list-style-type: none"> <input type="checkbox"/> Penetrate motor insurance market <input type="checkbox"/> Rural agri markets 			

Leverage branch / collection presence and understanding of product, target customer behaviour and its requirements to grow new products

ATS: Average Ticket Size; FTB: First Time Buyers; Numbers represent average for disbursements done in FY14

* LTV has been calculated without considering cost of truck body, which is not funded. Inclusive of body in the cost of asset, LTV would be approx. 73%

New businesses

1

MORTGAGE

SYNERGIES/ CAPABILITIES

- Existing branch network in rural/ semi rural locations
- Target customer profile same as in existing ABF business

CURRENT STATUS

- Mortgage business present in 70 branches
- Disbursement of Rs 767 crore in first year of operations
- Strategy in place for scaling up to higher contribution in overall portfolio

2

GENERAL INSURANCE

- Over two decades of experience in financing cars and CV in rural markets
- Over a decade of experience in selling general insurance policies

- Gross Written Premium of Rs 430 crore in first full year of operations
- Increase reach and conversion ratio by leveraging Magma branch network

New businesses to increase the size of the market where we compete thus driving long term growth



Vertically Aligned Business Model

Product-wise Verticals

AFC

- Car/UV
- CV
- CE
- Used Assets
- SME Loans
- Tractor

HFC

- Home Loan
- LAP

Insurance

- General Insurance

Product wise Functions

Sales

Credit

Operations

Product Development

Channel Management



Supported by Marketing

Collections Vertical

Based on Customer Behaviour

- 0 dpd
- 1 - 30 dpd Retail
- 31 - 90 dpd - Retail
- 91 - 180 dpd – Retail
- 1 - 180 dpd High Ticket
- 181 - 730 dpd
- 730+ dpd and S&S
- Legal Recovery

Integrators

Marketing

- Branding
- Channel development
- Product innovation
- Customer relations
- Cross selling

Risk Management

- Identify areas of risk / concerns - preventive measures
 - Product
 - Geography
 - Customer segment

Strategy

- Inorganic opportunities

People Management

- Leadership & development, Succession planning, Training & retention

Technology

Operations

Finance / Treasury

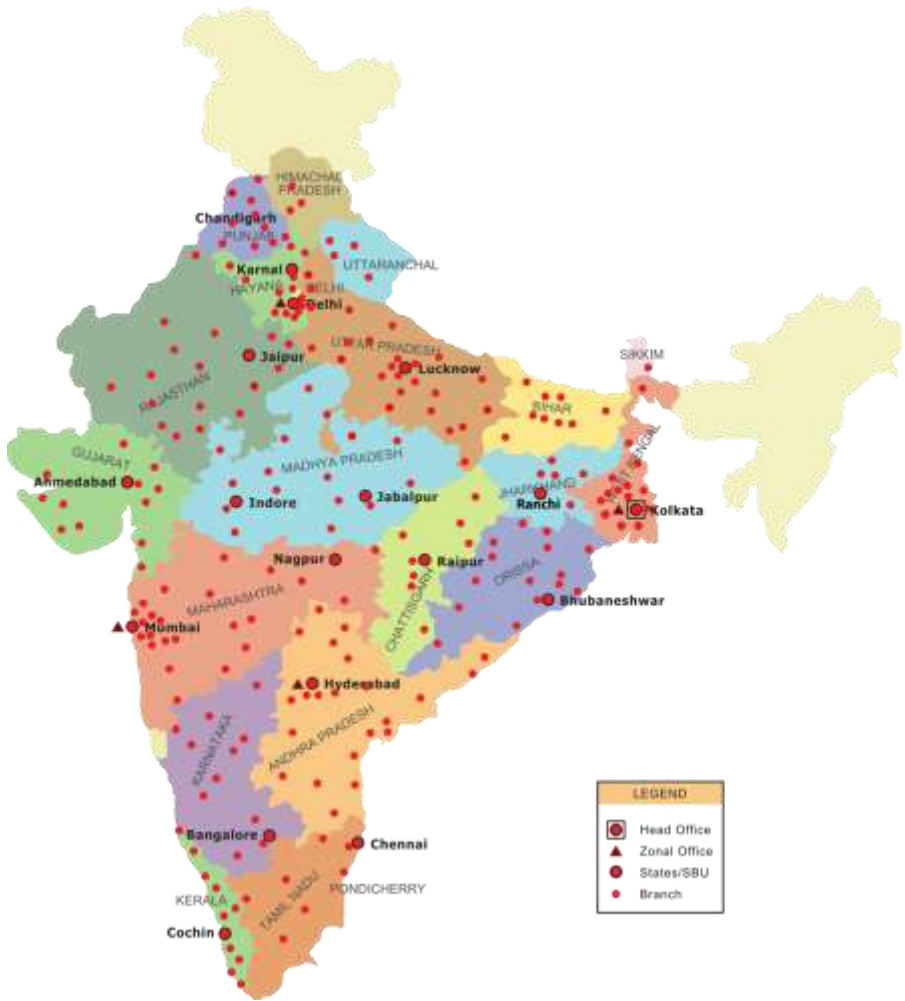
Audit

Key Benefits

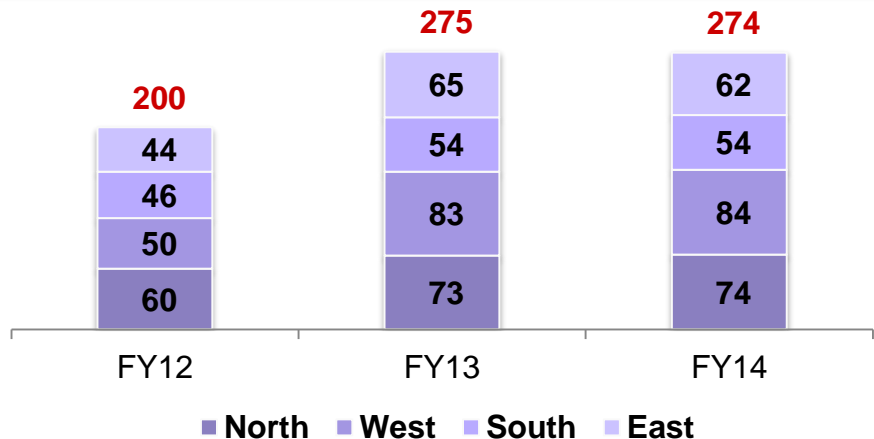
- Scalability
- Operating & cost efficiency including through automation / standardization
- Specialization
- Aligning responsibilities & remuneration

Branch Network

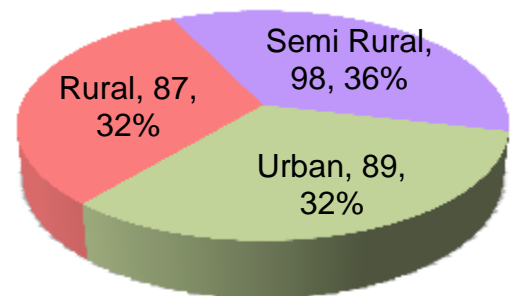
Pan - India Reach



Region-wise Distribution of Branch Network



Rural Urban Breakup of Branch Network *



- 274 branches across 21 states /union territories
- Coverage of over 75% of ~670 districts in India*
- 9760 employees including ~8975 front line staff

* As on 31 March 2014; Based on company's market surveys and estimates

Financial Results – FY14

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Leadership Team

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Respected Board of Directors



Promoter Directors

Mayank Poddar Chairman	<ul style="list-style-type: none"> Supports policy formulation and guidance to the Management/Board Over 30 years of experience in the financial sector.
Sanjay Chamria VC and MD	<ul style="list-style-type: none"> Anchors strategic policy formulation and execution. Drives new business initiatives and leads management team

Non Promoter Directors

Sanjay Nayar – Non Executive Director (Nominee of KKR)	CEO and Country Head of KKR, India. Ex CEO of Citi India & South Asia operations	Kailash Nath Bhandari	Ex Chairman & MD of New India Assurance and United India Assurance. Additionally, worked as consultant of World Bank.
Narayan K Seshadri	Entrepreneur consultant. Former Country Head - KPMG Consulting & Head of Business Consulting in Arthur Andersen	Nabankur Gupta	Founder - Nobby Brand Architects & Strategic Marketing Consultants. Pioneer of sub branding and multi branding in India. Also served as Group President in Raymond
Neil Graeme Brown	Co-Founder of Subito Partners (UK). Ex-Partner of Coopers & Lybrand (now PwC) and Ex-Director of Apax Partners. Set up FIG practice in Apax Partners	Satya Brata Ganguly	Chairman Emeritus of Exide Industries. On the board of Indian Chamber of Commerce and Industry and Bengal Chamber of Commerce and Industry among others.



Management Team

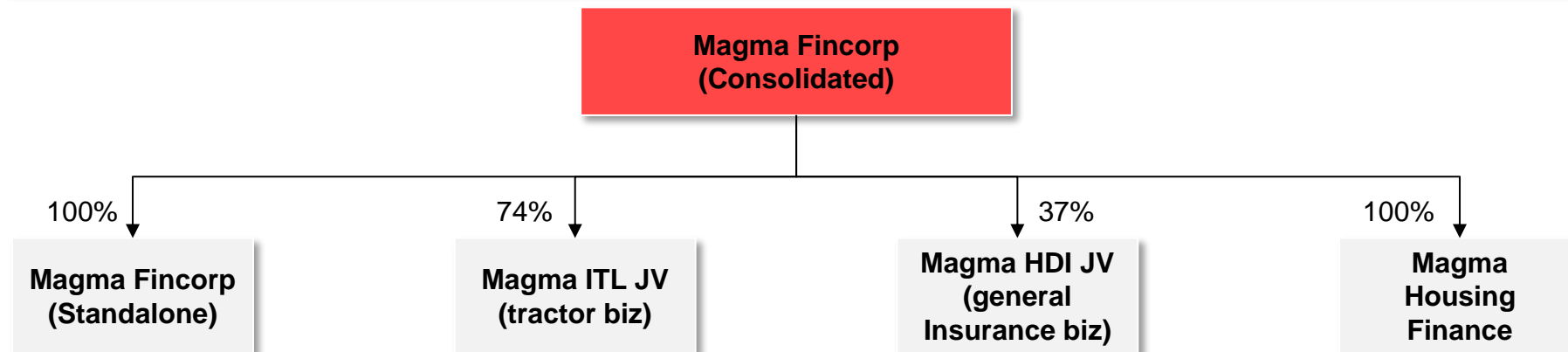
Business Heads	Ashutosh Shukla	COO, Asset Financing Business	⇒	Experience of over 25 years in Magma and Consortium Finance. Setup North and West Zone business and headed collections vertical in Magma earlier
	Sachin Khandelwal	MD & CEO, Magma Housing Finance	⇒	Experience of over 20 years in sales and marketing. Ex- MD of ICICI Home Finance.
	Vikas Mittal	Business Head, Gold Loans	⇒	Experience of over 20 years in brokerage and wealth management industry. Ex- MD & CEO of Enam Direct & Ex-MD of Citi Wealth Advisors
	Swaraj Krishnan	CEO, Magma HDI General Insurance	⇒	Veteran in the general insurance industry. Ex-CEO of Bajaj Allianz General Insurance
Function Heads	V Lakshmi Narasimhan	Chief Financial Officer	⇒	Experience of 23 years in Magma and Consortium Finance. Incubated SME Loans & Tractors business in Magma. Served as National Credit and Risk Head.
	Kailash Baheti	Chief Strategy Officer	⇒	Ex-CEO of Century Extrusions. Extensive experience in finance, accounts, compliance and legal functions.
	Sandeep Walunj	Chief Marketing Officer	⇒	Experience of 20 years in consumer marketing in FMCG & Retail businesses. Worked as CMO–Big Bazaar & Value Formats in Future Group
	Mahendar Bagrodia	Chief of Receivables Management	⇒	Served as National Risk and Credit Head prior to current role. Experience of over 18 years of which 12 years with Magma Fincorp
	Sumit Mukherjee	Chief Sales Officer	⇒	Served as National Sales Head for High Yield Products and Credit and Risk Head at Magma prior to current role. Worked with Citi Corp as VP prior to joining Magma. Over 18 years of experience in sales.

Senior management with extensive experience both within Magma and in the industry

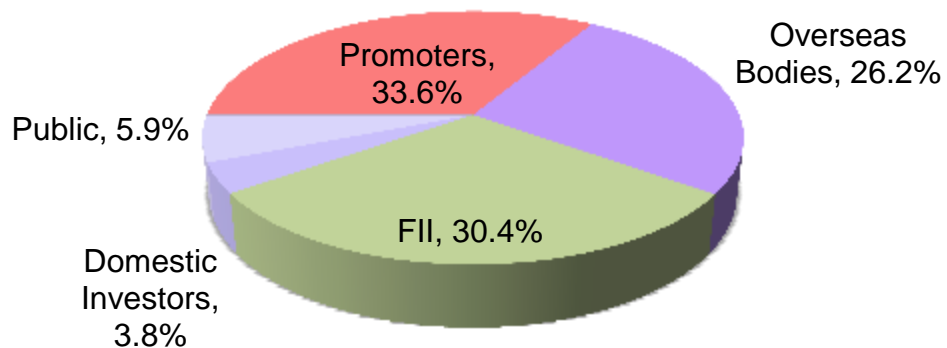


Shareholding

Holding Structure



Shareholding of Magma Fincorp



Top Non Promoter Shareholders

- KKR
- IFC, Washington
- Chrys Capital (Lavender Investments Ltd)
- India Capital Fund Ltd
- Bank Muscat S A O G A/C Bankmuscat India

Thank You



Forward Looking Statements

Certain statements in this document with words or phrases such as “will”, “should”, etc., and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but are not limited to, our ability to successfully implement our strategy and changes in government policies. The company may, from time to time, make additional written and oral forward looking statements, including statements contained in the company’s filings with the stock exchanges and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company.

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Profit & Loss Statement (Standalone)

Particulars	FY14	FY13	YoY %	Q4 FY14	Q4 FY13	YoY %
Income						
- Income from Operations	1846.8	1568.3	18%	484.1	457.2	6%
- Other Income	28.9	37.9	-24%	6.4	8.0	-19%
Total Income	1875.7	1606.2	17%	490.6	465.1	5%
- Finance Costs	1055.2	887.4	19%	263.9	246.6	7%
- Employee Benefit Expenses	213.1	202.8	5%	60.8	60.8	0%
- Depreciation	33.1	36.7	-10%	7.9	8.5	-7%
- Brokerage & commission	110.3	91.5	20%	29.8	27.1	10%
- Provisions against Standard Assets	-0.9	12.0	-108%	-3.3	0.8	-513%
- Provision for NPA/ Writeoffs	162.3	74.1	119%	47.5	29.1	63%
- Other Expenses	124.2	122.5	1%	40.8	30.5	34%
Total Expenses	1697.3	1427.0	19%	447.5	403.5	11%
Profit Before Tax	178.4	179.2	0%	43.1	61.7	-30%
Tax (incl. Deferred Tax)	42.8	56.4	-24%	12.3	18.4	-33%
Profit After Tax	135.5	122.8	10%	30.8	43.3	-29%
Earnings per share (Rs.)	6.43	5.74	12%	1.46	2.03	-28%
Book Value per share (Rs.)	66.5	61.8	8%	66.5	61.8	8%

All values in Rs crore

* Previous year figures have been regrouped / restated, wherever necessary



MAGMA
Investing in the smallest dream

Balance Sheet (Standalone)

Particulars	Mar-14	Mar-13
Shareholder Funds		
- Equity capital	38.0	38.0
- Preference Capital	114.2	161.4
- Reserves & Surplus	1226.0	1135.6
-Share application money pending allotment		
Net Worth	1264.0	1173.6
Non Current Liabilities	2942.6	3410.0
Current Liabilities	6997.1	6996.8
Total Liabilities	11318.0	11741.9
Non Current Assets		
- Fixed assets	182.1	174.4
- Non Current Investments	224.4	220.5
- Other Non Current Assets/ Long term Loans & Advances	6203.2	6322.4
Current Assets		
- Cash & Bank balances	695.4	1164.0
- Current Investments	96.4	64.9
- Other Current Assets/ Short term Loans & Advances etc.	3916.5	3795.6
Total Assets	11318.0	11741.9

All values in Rs crore

* Previous year figures have been regrouped / restated, wherever necessary

Profit & Loss Statement: Magma ITL (MITL)

Particulars	FY14	FY13	YoY %	Q4 FY14	Q4 FY13	YoY %
- Income from Operations	136.8	101.0	35%	38.0	29.7	28%
- Other Income	0.4	0.0	NA	0.0	0.0	NA
Total Income	137.2	101.0	36%	38.0	29.7	28%
- Finance Costs & Other Costs	61.5	42.5	45%	18.3	13.6	34%
- Operating Expenses	41.1	21.5	91%	10.9	8.0	37%
- Provisions against Standard Assets	0.1	0.8	-82%	-0.4	0.0	NA
- Credit Loss	7.4	0.0	NA	4.0	0.9	353%
Total Expenses	110.1	64.8	70%	32.8	22.5	46%
Profit Before Tax	27.1	36.2	-25%	5.17	7.2	-28%
Profit After Tax	30.8	24.4	26%	15.0	4.7	217%

All values in Rs crore

Profit & Loss Statement: Magma Housing Finance (MHF)

Particulars	FY14	FY13*	Q4 FY14
- Total Income	121.6	85.31	36.4
Total Income	121.6	85.3	36.4
- Finance Costs	76.0	44.1	21.5
- Operating Expenses	34.5	20.2	9.7
- Provision & Writeoffs	6.7	1.8	2.1
Total Expenses	117.2	66.1	33.3
Profit Before Tax	4.5	19.2	3.2
Profit After Tax	2.6	12.6	1.7

All values in Rs crore

* Above figures are for full year; Consolidation with Magma is effective 11th Feb 2013

Profit & Loss Statement: Magma HDI General Insurance Company (MHDI)

Particulars	FY14	FY13	Q4 FY14
Gross Written Premium	429.9	95.8	146.2
Net Earned Premium	228.2	14.3	82.9
Claims Incurred	193.6	12.5	64.6
Net Commission	14.8	3.2	3.1
Management Expenses	90.0	29.6	28.0
Underwriting Profit/Loss	-70.2	-31.1	-12.9
Investment Income	36.9	19.2	12.1
PBT	-33.3	-13.5	-0.8
PAT	-23.3	-9.4	-2.2

All values in Rs crore

Profit & Loss Statement (Consolidated)

	FY14	FY13	YoY %	Q4 FY14	Q4 FY13	YoY %
Income						
- Income from Operations	2,081.3	1,651.7	26%	553.0	490.6	13%
- Other Income	36.1	49.8	-28%	8.2	15.3	-46%
Total Income	2,117.4	1,701.5	24%	561.2	505.9	11%
- Finance Costs	1,177.1	926.2	27%	297.9	266.1	12%
- Employee Benefit Expenses	243.1	204.0	19%	72.4	60.7	19%
- Depreciation	33.2	37.6	-12%	7.9	8.9	-10%
- Brokerage & commission	112.9	92.9	22%	30.6	28.0	9%
- Provisions against Standard Assets	0.2	14.0	-98%	(3.2)	2.0	-254%
- Provision for NPA/ Writeoffs	183.9	82.6	123%	54.7	36.5	50%
- Other Expenses	169.4	131.6	29%	49.7	38.3	30%
Total Expenses	1,919.7	1,489.0	29%	510.1	440.6	16%
Profit Before Tax	197.7	212.5	-7%	51.2	65.4	-22%
Tax (incl. Deferred Tax)	38.1	67.5	-44%	5.3	19.7	-73%
Profit After Tax	159.6	144.9	10%	45.9	45.6	1%
Earnings per share (Rs.)	7.28	6.55	11%	2.06	2.08	-1%

All values in Rs crore

* Previous year figures have been regrouped / restated, wherever necessary

Balance Sheet (Consolidated)

Particulars	Mar-14	Mar-13
Shareholder Funds		
- Equity capital	38.0	38.0
- Preference Capital	149.8	197.0
- Reserves & Surplus	1465.8	1359.4
- Fair value change account	0.0	0.0
- Share application money pending allotment		
Net Worth	1503.8	1397.4
Minority Interest	33.2	25.5
Non Current Liabilities	3404.2	4006.7
Current Liabilities	8087.1	7487.2
Total Liabilities	13178.2	13113.8
Non Current Assets		
- Fixed assets	198.0	190.2
- Non Current Investments	292.0	199.6
- Other Non Current Assets/ Long term Loans & Advances	7588.6	7431.9
Current Assets		
- Cash & Bank balances	826.6	1217.8
- Current Investments	109.9	67.3
- Other Current Assets/ Short term Loans & Advances etc.	4163.0	4006.9
Total Assets	13178.2	13113.8

All values in Rs crore

* Previous year figures have been regrouped / restated, wherever necessary