

**Performance Highlights for the year ended March 31, 2015****Income and Profit**

- **Total quarterly income** increased by 6.86% at **Rs.888 crore** for quarter ended March 31, 2015 from **Rs.831 crore** for quarter ended March, 2014.
- **Total income** for FY 2015 at **Rs.3,348 crore** is higher by **13.48%** than **Rs.2,953 crore** for FY 2014.
- **Net Interest income** during FY 2015 stands at **Rs.516 crore** vis-à-vis **Rs.477 crore** in FY 2014.
- **Profit before tax** for FY 2015 at **Rs.718 crore** is higher by **8.79%** vis-à-vis **Rs.660 crore** in FY 2014. However, profit before tax for **quarter** ended March 31, 2015 at **Rs.139 crore** is lower compared to **Rs.229 crore** for quarter ended March, 2014 due to restructuring of certain assets.
- **Net Profit** for FY 2015 at **Rs.522 crore** is higher by **3%** vis-à-vis **Rs.508 crore** for FY 2014. Profit after tax for **quarter** ended March 31, 2014 at **Rs.120 crore** is lower as compared to profit at **Rs.170 crore** for **quarter** ended March, 2014 for the reason stated earlier.

**Important Ratios**

- **CRAR** as at March 2015 stands at **18.7%** with **Tier I Capital being 12.7%**.
- **Gross NPA as at March 31, 2015** has reduced from **17.3%** in March, 2014 to **10.28%** at March, 2015. **Net NPA** has reduced to **7.18%** from **11.4%** as on March, 2014.
- **Provision Coverage Ratio** for FY 2015 stands at **60%** vis-à-vis **54%** in FY 2014.
- **Return on average Assets** was **1.6%** for FY 2015 vis-a-vis **1.9%** in FY 2014.
- **Average Yield on Advances** at **12.2%** in FY 2015 **increased** from **11.8%** in FY 2014.
- **Average cost of funds** increased from **9.1%** in FY 2014 to **9.6%** in FY 2015. The spread remains more or less same.
- **Earnings per share (non-annualized)** for FY March, 2015 is **Rs.3.14** as against **Rs.3.05** in FY 2014..
- **Debt equity ratio** for FY 2015 stands at **4.3** as against **3.6** for FY 2014. Still low leverage.

- **Net Interest Margin**, however decreased to **2.2%** in FY 2015 from **2.7%** in FY 2014 due to average asset growth and effect of restructuring.
- **Book value** per share for FY 2015 increased to **Rs.36.1** from **Rs.34.9** as at March 31, 2014.
- Ratio of **Operating Cost (excluding depreciation)** to **total income** was low at **3% same** as for the year.

#### Other Information

- **Net worth has** increased to **Rs.5,996 crore** from **Rs.5,797 crore** as at March 31, 2014.
- **Business Assets** have grown by **22%** to **Rs.32,757 crore** from **Rs.26,674 crore** on March 31, 2014.
- **Sanctions and disbursements** for FY 2015 were at **Rs.12,230 crore and Rs.8,687 crore respectively.**
- Total **borrowings** of **Rs.7,947 crore** made during the year including **Rs.1,972 crore** raised through **Public Issue of NCDs.**
- **Standard loans to borrowers** increased at **Rs.22,849 crore** as at March 2015 from **Rs.16,539 crore** on March 31, 2014.
- **Total Assets** stand increased to **Rs.34,968 crore as on March 31, 2014** from **Rs.28,989 crore** on March 31, 2014.
- During the year the credit rating of long term borrowing of IFCI was improved to **A+** for 'A' earlier.
- IFCI has now become a Govt. company, i.e. a public sector undertaking after Gol further invested Rs.60 crore.
- The Board has recommended payment of dividend of 5% subject to approval in AGM. This is in addition to interim dividend of 10% paid during the year.