



WEST BENGAL INFRASTRUCTURE DEVELOPMENT FINANCE CORPORATION LIMITED

(Wholly owned by Govt. of West Bengal)

Regd. Office: 36 A, Hemanta Basu Sarani, Kolkata-700001

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CIN:U74140WB1997SGC084422

(Rs. in Lakh)

Half yearly financial results for the period ended 30th September, 2015

Particulars	Six months ended 30/09/2015	Corresponding Six Months ended 30/09/2014	Year to Date figures for current period ended 30/09/2015	Previous accounting year ended 31/03/2015
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+ (c)	17,677	24,082	17,677	47,077
(a) Interest on loans and advances	4,394	10,269	4,394	15,377
(b) Income on investments	13,283	13,813	13,283	31,700
(c) Others	-	-	-	-
2. Other Income	260	70	260	6,201
3. Total Income(1+2)	17,937	24,152	17,937	53,278
4. Interest Expended	15,457	19,903	15,457	38,546
5. Operating Expenses(i)+ (ii)+(iii)+(iv)+(v)+(vi)	463	491	463	3,453
(i) Employees Cost	83	80	83	178
(ii) Financial Expenses	33	27	33	74
(iii) Depreciation	48	56	48	124
(iv) Other operating expenses	300	328	300	722
(v) Cost of Construction of Residential Flats	7	-	7	339
(vi) (Increase)/Decrease in the value of WIP & Closing Stock of Residential Flats & Car Parkings & Land	(7)	-	(7)	2,016
6. Total expenditure (4+5) excluding provisions and contingencies	15,920	20,394	15,920	41,999
7. Operating Profit before Provisions and Contingencies (3-6)	2,017	3,758	2,017	11,279
8. Provisions (Other than tax) and Contingencies	389	37	389	(586)
9. Exceptional items	-	-	-	-
10. Profit(+)/Loss(-) from Ordinary Activities before Tax (7-8-9)	1,628	3,721	1,628	11,864
(i) Tax Expenses-Current Year	700	1,240	700	4,152
(ii) Tax Expenses-Previous year Adjustment	-	-	-	-
12. Net Profit (+)/Loss(-) from Ordinary Activities after Tax (10-11)	928	2,481	928	7,713
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/Loss(-) for the periods (12-13)	928	2,481	928	7,713
15. Paid-up equity share capital (Face value Rs.1000/-)	17,530	17,530	17,530	17,530
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	75,121	68,950	75,121	74,193
17. Analytical Ratios				
(i) Capital Adequacy Ratio	75.54	67.61	75.54	66.34
(ii) Earning per share (EPS) (Rs.)	52.93	141.52	52.93	450.81
18. NPA Ratios				
(a) Amount of Gross NPA	7,297	7,036	7,297	2,929
(b) Amount of Net NPA	5,608	5,356	5,608	1,676
(c) Percentage of Gross NPA	9.80	5.38	9.80	3.05
(d) Percentage of Net NPA	7.53	4.10	7.53	1.74
(e) Return on Assets	0.18	0.44	0.18	1.32

1) The above results have been reviewed by the Audit Committee on 30.10.2015 and approved by the Board of Directors on 05.11.2015

2) There has been no exceptional items during the half year ended 30.09.2015

3) The Company operates in two reportable segments viz., financing infrastructure projects and developing housing projects - Sankalpa.

4) Figures of the previous periods have been regrouped/rearranged wherever necessary .

5) The disclosure has been made as per Annexure II pursuant to clause 29 of Listing Agreement for Debt Securities.

Sd/-

Chief Financial Officer

For West Bengal Infrastructure Development Finance Corporation Ltd.

Sd/-

Managing Director