



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 31st March , 2015

Particulars	Six months ended 31.03.2015	Corresponding Six Months ended 31.03.2014	Year to Date figures for current period ended 31.03.2015	Previous accounting year ended 31.03.2014
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+ (c)	22995	24794	47077	49591
(a) Interest on loans and advances	21650	23906	44486	47830
(b) Income on investments	1346	887	2592	1760
(c) Others	0	0	0	0
2. Other Income	6131	244	6201	22988
3. Total Income(1+2)	29126	25038	53278	72579
4. Interest Expended	18643	21899	38546	44006
5. Operating Expenses				
(i)+ (ii)+(iii)+(iv)+(v)+(vi)	2962	1320	3453	20309
(i) Employees Cost	98	76	178	137
(ii) Financial Expenses	47	83	74	113
(iii) Depreciation	68	62	124	123
(iv) Other operating expenses	394	438	722	932
(v) Cost of Construction of of Residential Flats	339	-1490	339	-187
(vi) (Increase)/Decrease in the value of WIP & Closing Stock of Residential Flats & Car Parkings & Land	2016	2152	2016	19192
6. Total expenditure (4+5) excluding provisions and contingencies	21605	23219	41999	64315
7. Operating Profit before Provisions and Contingencies (3-6)	7521	1819	11279	8264
8. Provisions (Other than tax) and Contingencies	-623	404	-586	338
9. Exceptional items	0	0	0	0
10. Profit(+)/Loss(-) from Ordinary Activities before Tax (7-8-9)	8143	1414	11864	7925
11. (i) Tax Expenses-Current Year	2912	436	4152	2606
(ii) Tax Expenses-Previous year Adjustment	0	0	0	0
12. Net Profit (+)/Loss(-) from Ordinary Activities after Tax (10-11)	5232	979	7713	5320
13. Extraordinary items (net of tax expense)	0	0	0	0
14. Net Profit (+)/Loss(-) for the periods (12-13)	5232	979	7713	5320
15. Paid-up equity share capital (Face value Rs.1000/-)	17530	16530	17530	16530
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	74193	65504	74193	66482
17. Analytical Ratios				
(i) Capital Adequacy Ratio	66.34	70.64	66.34	70.64
(ii) Earning per share (EPS) (Rs.)	298.43	59.21	450.81	321.82
18. NPA Ratios				
(a) Amount of Gross NPA	2929	7036	2929	7036
(b) Amount of Net NPA	1676	5356	1676	5356
(c) Percentage of Gross NPA	3.05	4.31	3.05	4.31
(d) Percentage of Net NPA	1.74	3.28	1.74	3.28
(e) Return on Assets	1.32	0.85	1.32	0.85

1) The above results have been reviewed by the Audit Committee on 11.06.2015 and approved by the Board of Directors on 11.06.2015

2) There has been no exceptional items during the half year ended 31.03.2015

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/-
CFO

Sd/-
Managing Director

For West Bengal Infrastructure Development Finance Corporation Ltd.