



SBI DFHI LTD.

Voltas House, 23, J. N. Heredia Marg, Ballard Estate, Mumbai- 400 001.

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH, 2015 BALANCE SHEET AS AT MARCH 31, 2015

(₹ in Lacs)

	As on 31-3-2015	As on 31-3-2014
SOURCES OF FUNDS		
Share Capital	21,818.19	21,818.19
Reserves and surplus	76,342.28	71,800.27
Loan Funds :		
Secured Loans	2,40,382.15	1,91,681.28
Unsecured Loans	66,143.00	42,343.00
(Notice & Term Money Borrowing : ₹ 66,143 lacs) (from Related Parties : Nil)		
Others (Deferred Tax Liability)	81.50	65.03
TOTAL	4,04,767.12	3,27,707.77
APPLICATION OF FUNDS		
Fixed Assets :	602.61	671.73
Investments		
Government Securities (inclusive of T-bills & CMBs)	2,92,148.09	2,46,758.51
CP/CD	41,233.14	39,857.28
Corporate Bonds	43,447.51	33,456.05
Others	4,225.00	2,725.00
	3,81,053.74	3,22,796.84
Loans and Advances (of which notice money lending ₹ 10,000 lacs & CBLO lending ₹ 8,986.69 lacs)	23,531.08	4,573.22
Cash & Bank Balance	5,488.22	3,716.88
Less : Current Liabilities & Provision	6,090.77	4,188.13
Non Current Assets		
Others(Deferred Tax Assets)	182.24	137.23
TOTAL	4,04,767.12	3,27,707.77

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2015

	2014-15	2013-14
INCOME (business segment wise)		
Interest	12,838.51	13,228.10
Discount	22,606.67	17,819.64
Trading Profit	7,775.49	2,017.06
Other Income	463.51	1,067.64
TOTAL INCOME	43,684.18	34,132.44
EXPENSES		
Interest	20,871.55	14,641.55
Discount	5,941.04	7,648.54
Administration Costs	2,834.61	2,659.91
TOTAL EXPENSES	29,647.20	24,950.00
PROFIT BEFORE TAX	14,036.98	9,182.44
NET PROFIT AFTER TAX	9,254.51	6,069.74
Regulatory Capital Required (as per Capital Adequacy Guidelines)	19,573.00	14,734.00
Actual Capital (Paid up Capital + Reserves & Surplus - Deferred Tax Assets)	98,160.47	93,618.46
Return on Average Net Worth	9.65%	6.57%
Earning Per Share (Rs.)	42.42	27.82

Notes :

A) Net Borrowings in Call :

Average Level : ₹ 148,079.79 lacs
Peak Level : ₹ 257,683.00 lacs

B) Basis of Valuation :

Dated Government Securities including Treasury Bills have been valued at cost or price indicated by FIMMDA whichever is lower. Commercial Papers / Certificates of Deposits of tenor less than one year have been valued at carrying cost in accordance with FIMMDA Guidelines. Commercial Bills, Deep Discount Bonds, Zero Coupon Bonds have been valued at cost or price based on FIMMDA yield to maturity basis, whichever is lower.

Tax Free Bonds, Non Convertible Debentures, Floating Rate Bonds, Bonds in the nature of Promissory Notes have been valued at cost or price indicated by FIMMDA whichever is lower.

Equity Shares have been valued at cost or market price, whichever is lower, based on market quotes on the last trade date. Mutual Funds Units have been valued at cost or last published NAV, whichever is lower. The cost is arrived at Moving Weighted Average basis by considering only outright sales / purchases (excluding securities sold / purchased under repo / reverse repo transactions).

For valuation, all the securities in each category are valued scrip-wise, at lower of cost or market value. Net depreciation in each category is charged to the Profit and Loss account and net appreciation, if any, is ignored. Depreciation in one category of securities is not set off against appreciation in another category.

C) Leverage Ratio :

Average level : 3.60
Peak level : 4.59

D) Capital to Risk Weighted Assets Ratio (CRAR) :

Quarter ended

June-14	Sep-14	Dec-14	Mar-15
76.02%	68.85%	88.39%	69.04%

Regulatory CRAR (as on March, 31, 2015) : 75.23%

E) Issuer composition of investment in non-Government Securities* :

Issuer	Rs. in Lacs
PSUs	14,370.74
Private Corporate & Fis	203.44
Banks	10.95
Others	19,748.62
Total	34,333.75

* Excluding Equity, Mutual Funds, CP & CD

F) Figures of the previous year have been regrouped and rearranged, wherever necessary to make them comparable with figures of the current year.

For SBI DFHI Ltd.

A. N. Appaiah

Managing Director &
Chief Executive Officer

Mumbai

Dated October 14, 2015