



## IIFL Holdings Limited

Press Release

For immediate publication

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## IIFL Consolidated Q4FY15 Net Profit at ₹131.7Cr, up 61.8% yoy; Income at ₹1,056.7 Cr, up 34.1% yoy

- For the Financial Year ended 2015, consolidated income at ₹3,666.4 Cr up 29.2% yoy and PAT at ₹447.3 Cr, up 60.9% yoy
- For the quarter ended March 2015, consolidated income at ₹1,056.7 Cr up 34.1% yoy and up 14.3% qoq and PAT at ₹131.7 Cr, up 61.8% yoy and up 17.3% qoq
- Quarter witnessed strong uptrend in capital market activities and financial product distribution as well as steady growth in fund based activities

### Summary consolidated financials

₹ Crores	Financial Year ended Mar 31, 2015	Financial Year ended Mar 31, 2014	% Year-on-Year	Quarter ended Mar 31, 2015	Quarter ended Mar 31, 2014	% Year-on-Year	Quarter ended Dec 31, 2014	% Quarter-on-Quarter
Income	3666.4	2837.3	29%	1056.7	787.7	34%	924.5	14%
Profit Before Tax	723.9	419.8	72%	226.4	125.2	81%	179.1	26%
Profit After Tax	447.3	278.1	61%	131.7	81.4	62%	112.3	17%

### Segmental Profit Before Tax

(₹ Crores)	Financial Year ended Mar 31, 2015	Financial Year ended Mar 31, 2014	% Year-on-Year	Quarter ended Mar 31, 2015	Quarter ended Mar 31, 2014	% Year-on-Year	Quarter ended Dec 31, 2014	% Quarter-on-Quarter
Fund Based Activities	455.6	291.3	56%	125.5	80.2	56%	119.1	5%
Financial Products Distribution	112.1	64.3	74%	49.9	34.9	43%	28.6	74%
Capital Market Activities	152.2	49.9	205%	48.4	3.7	1207%	31.1	56%



**Mr Nirmal Jain, Chairman, IIFL**, commented on the financial results, *“We are pleased to report record income and profit in FY15. We look forward to sustained growth in performance, driven by acceleration in economic activity expected in the current financial year.”*

### **Fund based activities**

In Q4FY15, our income from this segment was ₹711.0 Cr, up 33.3% yoy and up 4.5% qoq, PBT was ₹125.5 Cr, up 56.1% yoy and up 5.1% qoq.

**Our loan book** is predominantly retail and entirely secured with adequate collaterals. The loan portfolio stood at ₹14,668 Cr as on March 31, 2015 which registered a growth of 34.7% year on year. The portfolio comprises mortgages, property loans, capital market products, gold loans, commercial vehicle loans and medical equipment financing.

**Superior asset quality:** We continue to maintain high quality of assets. This is evident in low levels of NPAs. Our Gross NPAs and Net NPAs stood at 1.27% and 0.54% respectively as on March 31, 2015. Against gross NPA of ₹186 Cr we have non standard asset provision of ₹107 Cr and hence our net NPA stands at 0.54%. Besides this, we have a provision of ₹55 Cr, for standard assets, as per statutory requirement. Total provision coverage (including standard asset provision) as a percentage of Gross NPA was 87%.

**Stable margins:** NIM for the quarter was 7.4% and the spread was 6.8%, which have now stabilised.

**Capital adequacy:** 18.02% including Tier I capital of 11.26%

### **Financial products distribution**

In Q4FY15, our income from this segment was ₹208.7 Cr, up 21.1% yoy and up 45.4% qoq, PBT was ₹49.8 Cr, up 42.6% yoy and up 74.0% qoq. Wealth management recorded strong growth, total assets under advice, distribution and management were ₹70,889 Cr.

### **Capital market activities**

Capital market income was ₹129.7 Cr in Q4FY15, up 73.8% yoy and up 31.2% qoq. This segment has witnessed substantial growth from March 2014 onwards. IIFL's average daily equities turnover was at ₹7,938 Cr in Q4FY15 up 54% yoy.



## Awards & Accolades



IIFL received the '**Best Broker**' award at the hands of Amit Shah, President, BJP and Piyush Goyal, Minister of State with independent charge for power, coal, new and renewable energy at Zee Business Award in Dec 2014'



IIFL is **No. 1 in Financial Services category** as per Brand Trust Report 2015 amongst All India Brand Trust Ranking



**Best Private Bank for Research and Asset Allocation** by Euromoney Private Banking Survey, 2015

**Best Private Bank for High Net Worth Clients** by Euromoney Private Banking Survey, 2015



IIFL Group bagged the following prestigious awards at the **Global Talent Acquisition & 9TH RASBIC (Recruiting and Staffing Best in Class Awards) Awards 2014-2015** organized by the HR Development Management Committee of the World HRD Congress:

IIFL Wealth - '**Best HR Strategy in Line With Business**'  
IIFL Retail - '**Best Use of Technology for Recruiting**'



## Institutional Investors' conference : Enterprising India VI

IIFL's sixth institutional investor conference in Feb 2015 saw participation from 94 companies and over 700 speakers including 20 specialist speakers including Dr Jim Walker, renowned economist, Chris Roberts, top market technical analyst, SS Mundra, Deputy Governor of RBI, Rajesh Bansal, Asst Director General, UIDAI and chess grandmaster Vishwanath Anand.

Foreign investors find India's macro story very encouraging and much more attractive than most other emerging and developed markets. Domestic funds are also in buoyant mood, as they continue to experience strong inflows and are constantly looking for investable ideas.

## Corporate Social Responsibility

### Education

1. IIFL Foundation started a pre-livelihood training and counselling program with 3000 tribal kids studying in Ashram Shalas in Jawhar/ Mokhada since November. As a part of this program children are not only motivated but also provided with information on possible opportunities after class 10. The objective of this program is to arrest school drop-out rate which is at the moment around 48%.
2. IIFL Foundation started a Financial Literacy Drive in Tribal areas of Maharashtra. Over 3000 tribal youths would be taught nuances of finances over a three month period.



#### **Program: Margadarshan**

Pre Livelihood - Career Counseling & Awareness Program for 5000 school children. Class VIII, IX & X students were provided with this counseling program

### Livelihood

1. Training for Girls in J&K - Over 100 girls from Terrorism affected families were trained in skills such as Tailoring, Beauty Parlour, Food and Mehendi. IIFL Foundation worked closely with Borderless Foundation which does an exemplary work in J&K and identified skills which can be used for sustainable income generation.



#### **Training for Girls in J&K**

Over 100 girls from Terrorism affected families were trained in income generation skills such as Tailoring, Beauty Parlour, Food, closely with Borderless Foundation



2. IIFL Foundation started the Livelihood Project in the Tribal Area of Jawhar/ Mokhada with 500 marginalised women. In this project these women would be trained in the nuances of micro business creation. They would also be supported until these businesses become sustainable.

3. IIFL Foundation started a project of training 200 boys in vocational skills in the Tribal Belt of Jawhar/ Mokhada. They would be trained to become electricians, two wheeler mechanics and welders. These boys would also be placed in the nearby areas of Wada, Boisar & Palghar.

4. IIFL Employees' Trip to Jawhar on Feb 21st - Around 25 employees from Lower Parel, BKC & Thane office joined the trip. They got an opportunity to mingle with the women IIFL Foundation is training. They interacted with the women and understood the problems these women were facing in their everyday life. Possible solutions were also discussed. They also met with the boys of IIFL's Vocational Training Program. A Warli Painting workshop followed and IIFL employees were ready to leave with lots of ideas of how to chip in to support the work done by IIFL for these Jawhar Tribals.

5. Blood donation drive - IIFL employees made history on March 13, 2015. Employees from 8 offices across India donated blood on the same day. A total of over 400 bottles of Blood was collected from different offices.



**Program – Badlav**

IIFL Foundation facilitated creation of over 150 micro enterprises, each started by a leader and employing other women.



**Program: Prashikshan**

Vocational Skilling for youths in Jawhar. Over 200 young boys have been trained in skills/ trades such as welding, electrician and agri-pump maintenance & two wheeler maintenance.







## **About IIFL**

IIFL (India Infoline group), comprising the holding company, IIFL Holdings Ltd (NSE: IIFL, BSE: IIFL) and its subsidiaries, is one of the leading players in the Indian financial services space. IIFL offers advice and execution platform for the entire range of financial services covering products ranging from Equities and derivatives, Commodities, Wealth management, Asset management, Insurance, Fixed deposits, Loans, Investment Banking, Gold bonds and other small savings instruments. It owns and manages the website, [www.indiainfoline.com](http://www.indiainfoline.com), which is one of India's leading online destinations for personal finance, stock markets, economy and business.

**IIFL has been listed as the top securities trading firm in India in Fortune 500 India list 2014. IIFL Chairman Mr Nirmal Jain received the 'Best Broker of the year Award' (for contribution to broking in India) at India's Best Market Analyst Awards 2014 organized by Zee Business. IIFL Wealth won the 'Best Private Bank for HNI Clients' and 'Best Private Bank for Research and Asset Allocation' by Euromoney Private Banking Survey, 2015. IIFL Group bagged 'Best HR Strategy in Line With Business' and 'Best Use of Technology for Recruiting' at Global Talent Acquisition & 9TH RASBIC (Recruiting and Staffing Best in Class Awards) Awards 2014-2015 organized by World HRD Congress. IIFL received India's Most Promising Brand 2013-14 award (under the category of integrated financial services) at WCRC Global India Excellence Summit in London. IIFL Wealth was awarded 'Best Wealth Management House – India' at The Asset Triple A Investment Awards, for four consecutive years from 2011 to 2014. IIFL Wealth has also won the Best private bank for innovation in technology – Asia 2014 organized by Euromoney. IIFL received 'Best Equity Broking House with Global Presence' at the D&B Equity Broking Awards 2012 as well as for 2011. IIFL has also been awarded as 'Best Broker in India, 2011', by Finance Asia, 'Best Equity Broker of the Year, 2011' by Bloomberg UTV.**

A network of close to 2,500 business locations spread across India facilitates the smooth acquisition and servicing of a large customer base. All our offices are connected with the corporate office in Mumbai with cutting edge networking technology. The group caters to a customer base of over a million customers, over a variety of mediums viz. online, over the phone and at our branches.

*IIFL/ India Infoline refer to IIFL Holdings Ltd and its group companies.*

[This document may contain certain forward looking statements based on management expectations. Actual results may vary significantly from these forward looking statements. This document does not constitute an offer to buy or sell IIFL products, services or securities. The press release, results and presentation for analysts/press for the quarter ended March 31, 2015, is available under the 'Investor Relations' section on our website \[www.indiainfoline.com\]\(http://www.indiainfoline.com\).](#)

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