



STCI FINANCE LIMITED

(Formerly : Securities Trading Corporation of India Limited)

Regd. Off: A/B 1-802, A - Wing, 8th Floor, Marathon Innova, Marathon Nextgen Compound,
Off. Ganpatrao Kadam Marg, Lower Parel (W), Mumbai - 400 017
CIN: U51900MH1994PLC078303, Website :- www.stcionline.com.

STCI.No. 138 /CS - 2016-17

6.5.2016

National Stock Exchange of India Limited
Exchange Plaza
Plot No. C/1 , G Block,
Bandra-Kurla Complex
Bandra (East)
Mumbai – 400 051.

Kind Attn : Ms. Pramila D'souza/ Mr. Yogesh Deshmukh

Dear Sir/ Madam,

Submission of Audited Financial Results under Regulations 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015


Pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform that the Board of Directors of the Company at its Meeting held on May 04, 2016 has approved the Audited Financial Results for the year ended March 31, 2016.

In this connection, we enclose herewith the following documents:

- 1) Audited Financial Results for the six months and the year ended March 31, 2016
- 2) Form A (for Audit Report with unmodified opinion)
- 3) Statement prescribed under Regulation 52(4) of the Listing Regulations; and Audit Report provided by the Statutory Auditors of the Company
- 4) Certificate signed by Debenture Trustee under Regulation 52(5) of the Listing Regulations.

Kindly acknowledge the receipt of the same.

Yours faithfully,


Suparna Sharma
Company Secretary

Encls : As above



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Regd. Office: A/B 1-802, A-Wing, 8th Floor, Marathon Innova, Marathon Nextgen Compound, Lower Parel (West), Mumbai - 400013

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Standalone Audited Financial Results for year ended March 31, 2016

Sl No.	Particulars	(₹ in lakhs)			
		6 months ended March 31, 2016	6 months ended March 31, 2015	Year ended March 31, 2016	Year ended March 31, 2015
1	Interest earned (a)+(b)+(c)+(d)	Unaudited	Unaudited	Audited	Audited
	(a) Interest/disc. on advances/ bills	21,067.33	22,570.77	43,554.99	42,696.92
	(b) Income on investments	19,221.11	20,837.08	40,347.07	38,966.92
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,762.02	1,677.64	3,079.03	3,620.39
	(d) Others	0.00	0.00	0.00	0.00
2	Other Income	84.20	56.05	128.89	109.61
3	Total Income (1+2)	1,111.57	2,362.45	2,077.02	3,675.31
4	Interest Expended	22,178.90	24,933.22	45,632.01	46,322.23
5	Operating Expenses (i)+(ii)+(iii)+(iv)	11,579.05	13,480.38	24,008.43	25,746.27
	(i) Employees cost	955.57	1,031.75	1,965.99	1,771.66
	(ii) Professional Fees	399.15	449.46	736.93	675.64
	(iii) Depreciation	93.76	74.59	226.81	202.17
	(iv) Other operating expenses	78.75	84.53	155.53	164.59
6	Total Expenditure (4+5) excluding provisions and contingencies	383.91	423.17	846.72	729.26
7	Operating Profit before Provisions and Contingencies (3-6)	12,534.62	14,512.13	25,974.42	27,517.93
8	Provisions (other than tax) and Contingencies	9,644.28	10,421.09	19,657.59	18,804.30
9	Exceptional Items	6,486.65	859.63	7,473.59	1,073.56
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	0.00	(2,131.20)	0.00	(3,218.89)
11	Tax expense	3,157.63	11,692.66	12,184.00	20,949.63
12	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	949.34	2,728.13	4,093.24	5,781.65
13	Extraordinary items (net of tax expense)	2,208.29	8,964.53	8,090.76	15,167.98
14	Net Profit (+)/ Loss (-) for the period (12-13)	0.00	0.00	0.00	0.00
15	Paid-up equity share capital (Face Value of equity share ₹100/- each)	2,208.29	8,964.53	8,090.76	15,167.98
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	38,000.00	38,000.00	38,000.00	38,000.00
17	Analytical Ratios			71,604.69	63,513.93
	(i) Capital Adequacy Ratio (%)				
	(ii) Earnings Per Share (not annualised) Basic & Diluted (in ₹)	25.22	23.68	25.22	23.68
18	Non-Performing Assets (NPA) Ratios	5.81	23.59	21.29	39.92
	(a) Gross NPA				
	(b) Net NPA	17,097.08	17,097.08	17,097.08	17,097.08
	(c) % of Gross NPA to Gross Advances	7,770.06	14,874.30	7,770.06	14,874.30
	(d) % of Net NPA to Net Advances	5.14	4.68	5.14	4.68
	(e) Return on Assets* (not annualised) (%)	2.25	4.09	2.25	4.09
	* PAT / Average total assets = Average total assets : (Opening Total Assets + Closing total Assets)/2	0.51	2.18	1.88	3.84

Notes:

- The above financial results have been reviewed by Audit committee and approved by the board of Directors in its meeting held on May 04, 2016
- Previous period/year figures have been regrouped/rearranged wherever necessary to confirm to current period/year presentation

Additional Information :

a) Credit Rating has been assigned by CRISIL, ICRA and CARE.

Rating Agencies	Rating programme	Rating Assigned *
CRISIL	Short Term borrowings	CRISIL A1+
ICRA	Short Term borrowings	ICRA A1+
ICRA	Long Term Bank Lines	ICRA AA
ICRA	Long Term Debt	ICRA AA
CARE	Long Term Debt	CARE AA

* There has been no change in credit rating during the FY 2015-16

b) Debt Equity Ratio as on March 31, 2016 : 2.94 times

c) Previous due dates and Next due dates for payment of interest and principle for Secured Non-convertible Debentures are as under :

NCD No.	ISIN No.	Previous due date for payment of Interest	Previous due date for repayment of principle	Whether previous interest/principle paid or not	Next due date for payment of interest	Next due date for payment of principle	Next Redemption Amount (Rs. in lakhs)
NCD-1	INE020E07019	08-Feb-2016	08-Feb-2016	Paid	NA	NA	NA
NCD-2	INE020E07027	17-Jan-2016	NA	Paid	17-Jan-2017	17-Jan-2017	20,000.00
NCD-3	INE020E07035	25-June-2015	NA	Paid	25-June-2016	25-June-2019	30,000.00
NCD-4	INE020E07043	30-July-2015	NA	Paid	30-July-2016	30-July-2019	20,000.00
NCD-5	INE020E07050	NA	NA	NA	01-Oct-2016	01-Oct-2018	5,000.00
NCD-5	INE020E07068	NA	NA	NA	01-Oct-2016	01-Oct-2020	9,000.00

d) Debenture Redemption Reserve : Nil

e) Capital Redemption Reserve as on March 31, 2016 : ₹ 12,000.00 lakhs

f) Net Worth as on March 31, 2016 : ₹ 1,09,604.69 Lakhs

g) Net Profit After Tax for financial year ended March 31, 2016 : ₹ 8090.76 lakhs

h) Earnings per share for financial year ended March 31, 2016 : ₹ 21.29

i) There was no material deviation in the use of proceeds of issue of Secured Non Convertible Debentures

Place : Mumbai

Dated : May 04, 2016

For and on behalf of the Board
STCI Finance LimitedYogesh Gaat
Managing Director & CEO

**INDEPENDENT AUDITOR'S REPORT
TO THE BOARD OF DIRECTORS OF
STCI FINANCE LIMITED**

We have audited the financial results of **STCI FINANCE LIMITED** (the "Company") for the year ended March 31, 2016 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These financial results which are the responsibility of the Company's Management and approved by the Board of Directors, have been prepared on the basis of the related financial statements, which is in accordance with the Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India. Our responsibility is to express an opinion on these financial results based on our audit.

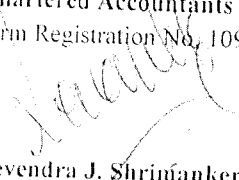
We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these financial results:

- (i) have been presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard;
- (ii) have been prepared in accordance with the relevant Prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters; and
- (iii) give a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the half year ended March 31, 2016 as well as the year to date results for the period April 01, 2015 to March 31, 2016.

The financial results include the results for half year ended March 31, 2016 being the balancing figures between audited figures in respect of full financial year and published unaudited figures upto September 30, 2015 which were subjected to limited review by us.

For and on behalf of
A. J. Shah & Co.
Chartered Accountants
Firm Registration No. 109477W


Devendra J. Shrinanker
Partner

Membership No. 41920

Mumbai
May 04, 2016

TBS

AAB