



**BHARAT**  
Financial Inclusion Ltd.  
Prayaas se pragati

(Formerly known as 'SKS Microfinance Limited')

Head Office: 3rd Floor, My Home Tycoon, Block A, 6-3-1192, Kundanbagh  
Begumpet, Hyderabad - 500 016, Telangana, India T: +91 40 4452 6000  
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Corporate Identity Number: L65999MH2003PLC250504

Registered Office: Unit No. 410, Madhava, Bandra-Kurla Complex  
Bandra (East), Mumbai - 400 051, Maharashtra, India T: +91 22 2659 2375

**Financial details for the nine months ended December 31, 2017 and for the previous three financial years as per the Audited Statement of Account**

Name of the Company: **Bharat Financial Inclusion Limited (Formerly known as 'SKS Microfinance Limited')**

(Rs. in Crores)

Particulars	As per last Audited nine months (ended December 31, 2017)	As per last Audited Financial Year (ended March 31, 2017)	1 year prior to the last Audited Financial Year (ended March 31, 2016)	2 years prior to the last Audited Financial Year (ended March 31, 2015)
Equity Paid up Capital	138.95	137.98	127.31	126.29
Reserves and surplus	3,040.18	2,976.90	2,155.99	2,063.28
Carry forward losses	(422.96)	(668.14)	(900.31)	(1,143.12)
Net Worth	2,756.18	2,446.74	1,383.00	1,046.46
Miscellaneous Expenditure	-	-	-	-
Secured Loans	1.03	0.51	20.52	49.22
Unsecured Loans	9,001.54	7,175.44	4,956.03	2,874.92
Fixed Assets	21.12	22.08	16.45	10.20
Income from Operations	1,378.07	1,553.08	1,169.13	723.96
Total Income	1,512.20	1,727.90	1,320.67	803.07
Total Expenditure	1,267.24	1,535.07	926.78	609.50
Profit before Tax	244.96	192.84	393.89	193.57
Profit after Tax	244.96	289.69	302.98	187.66
Cash profit	488.75	564.96	440.90	208.17
EPS	17.71	21.82	23.90	15.22
Book value	17.56	21.56	23.58	15.04

Notes:

- Net Worth comprises of Equity share capital, Securities premium account, Stock options outstanding, Statutory reserve and Deficit in the statement of profit and loss in line with the definition under Regulation 2(1)(v) of ICDR.
- Total Expenditure comprises of Finance costs, Employee benefit expenses, Other expenses, Depreciation and amortization expenses and Provisions and write-offs
- Cash Profit is equal to Profit before tax plus Depreciation and amortization expenses and Provisions and write-offs

for **Bharat Financial Inclusion Limited (Formerly known as 'SKS Microfinance Limited')**

*Ashish Damani*  
**Ashish Damani**  
Chief Financial Officer

Place: Hyderabad  
Date: 28 March 2018

