

MAGMA FINCORP LIMITED

						<? in lacs'
j a		Quarter Ended			Year Ended	
	titulars	31 March 2018	31 December 2017	31 March 2017	31 March 2018	31 March 2017
		(Audited) *	(Unaudited)	(Audited) *	(Audited)	(Audited)
1	Revenue					
	(a) Revenue from operations	58,100.82	57,993.30	56,212.46	224,146.00	235,147.72
	(b) Operating result from general insurance business (net)	(8.11)	64.88	(73.61)	59.29	(114.48)
	(c) Other income	926.02	986.01	1,393.93	5,653.36	5,497.69
	Total revenue	59,018.73	59,044.19	57,532.78	229,858.65	240,530.93
2	Expenses					
	(a) Employee benefits expense	9,606.81	9,479.51	6,644.30	36,852.32	29,332.04
	(b) Finance costs	21,651.26	22,066.90	25,834.75	90,546.05	113,130.24
	(c) Depreciation and amortisation expense	1,282.25	1,185.33	1,229.87	4,922.45	4,850.13
	(d) Provisions and bad debts written-olT	10,576.15	10,180.12	31,928.40	37,386.54	60,685.95
	(e) Brokerage and commission	2,411.77	2,469.63	2,902.45	9,584.17	11,178.34
	(f) Other expenses	5,687.48	4,422.12	4,147.36	18,761.50	16,675.11
	Total (a to e) expenses	51,215.72	49,803.61	72,687.13	198,053.03	235,851.81
3	Profit from ordinary activities before tax (1-2)	7,803.01	9,240.58	(15,154.35)	31,805.62	4,679.12
4.	Tax expense					
	(a) Current tax	2,434.49	2,030.54	(7,754.72)	9,769.17	1,500.08
	(b) Deferred tax	(1,779.21)	708.04	4,791.84	(1,005.96)	1,905.81
	Total tax expense	655.28	2,738.58	(2,962.88)	8,763.21	3,405.89
5.	Net Profit from ordinary activities after tax (3-4)	7,147.73	6,502.00	(12,191.47)	23,042.41	1,273.23
6.	Minority interest	-	-	(789.26)	-	(772.04)
7.	Net Profit after taxes and minority interest (5-6)	7,147.73	6,502.00	(11,402.21)	23,042.41	2,045.27
8	Paid-up equity share capital (Face value of? 2/- each)	4,740.57	4,739.47	4,739.19	4,740.57	4,739.19
y.	Reserves and surplus				227,209.28	212,474.18
10.	Earnings per share (not annualised)					
	(a) Basic (in?)	3.02	2.74	(4.81)	9.72	0.86
	(b) Diluted (in?)	3.01	2.74	(4.80)	9.70	0.86
	See accompanying notes to the financial results					
	* Balancing figures (Note 6)					

						(? in lacs)
j-		Quarter Ended			Year Ended	
		31 March	31 December	31 March	31 March	31 March
	r a r 11 c u l a r s	20J8	2017	2017	2018	2017
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
1.	REVENUE					
	(a) Finance and mortgages	58.826.22	58.760.92	57.224.14	228.507.76	238,940.15
	(b) General insurance	53.35	126.53	111.89	316.02	361.06
	(c) Others	139.16	156.74	196.75	1,034.87	1,229.72
	TOTAL REVENUE	59,018.73	59,044.19	57,532.78	229,858.65	240,530.93
2	RESULT - PROFIT BEFORE TAX					
	(a) Finance and mortgages	7.840.31	9.188.61	(15.223.83)	31.337.47	4.106.74
	(b) General insurance	19.67	96.51	63.13	249.34	294 76
	(c) Others	(56.97)	(44.54)	6.35	218.81	277.62
	TOTAL	7,803.01	9,240.58	(15,154.35)	31,805.62	4,679.12
3.	ASSETS					
	(a) Finance and mortgages	1,311,661.09	1,279,758.73	1,312.375.32	1,311,661.09	1,312,375.32
	(b) General insurance	52,282.94	50.492.89	43,t 54.01	52,282.94	43,154.01
	(c) Others	6,182.61	6,448.10	6,693.54	6,182.61	6,693.54
	TOTAL	1,370,126.64	1,336,699.72	1,362,222.87	1,370,126.64	1.362.222.87
4.	LIABILITIES					
	(a) Finance and mortgages	1.095,082.78	1,069,103.77	1,106,899.26	1,095,082.78	1,106.899.26
	(b) General insurance	42,801.57	41,033.53	33,879.61	42,801.57	33,879.61
	(c; Others	292.44	406.20	811.04	202.44	811.04
	TOTAL	1,138,176.79	1,110,543.50	1,141,589.91	1,138,176.79	1.141,589.91