



ANDHRA PRADESH STATE FINANCIAL CORPORATION

Head Office: 5-9-194, Chirag Ali Lane, Hyderabad-500001.
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Un-audited financial results for the half year ended 30.09.2017

(Rs. In Lakhs)

Sl. No.	Particulars	Half Year ended		Year ended
		30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	14276.84	16965.59	39801.20
	(a) Interest on Loans & Advances	14230.70	16912.14	39645.15
	(b) Income on Investments	15.07	21.16	21.45
	(c) Interest on deposits with Bank	6.07	11.55	57.30
	(d) Others	25.00	20.74	77.30
2	Other Income	894.25	585.61	4595.52
3	Total Income(1+2)	15171.09	17551.20	44396.72
4	Interest Expended	8462.73	9828.42	19176.54
5	Operating Expenses(i)+(ii)	2972.82	3491.73	19365.02
	(i) Employees Cost	2720.00	3038.08	6155.26
	(ii) Other operating expenses including bad debts written off	252.82	453.65	13209.76
6	Total Expenditure (4+5) excluding provisions & contingencies	11435.55	13320.15	38541.56
7	Operating Profit before Provisions and Contingencies (3 - 6)	3735.54	4231.05	5855.16
8	Provisions (other than tax) and Contingencies	0.00	0.00	(1263.97)
9	Exceptional Items	0.00	0.00	0.00
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	3735.54	4231.05	7119.13
11	Tax Expense	1110.08	1208.03	1711.91
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10 - 11)	2625.46	3023.02	5407.22
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00
14	Net Profit(+)/Loss(-) for the period (12-13)	2625.46	3023.02	5407.22
15	Paid-up equity share capital	16472.24	16472.24	16472.24
16	Reserves excluding Revaluation Reserves	38883.46	32760.07	36258.00
17	Analytical Ratios			
	(i) Capital Adequacy Ratio	22.03%	18.95%	20.83%
	(ii) Earnings Per Share(EPS)	15.94	18.35	32.83
18	NPA Ratios	--	--	
	(a) Net NPA	--	--	11238.05
	(b) % of Net NPA	--	--	4.85%
	(c) Return on assets	--	--	1.92%

NOTE:

- a) Provision for Non-Performing Assets will be assessed and provided as per the guidelines of Small Industries Development Bank of India at the end of the year.
- b) The above un-audited financial results have been prepared as per format prescribed in Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Half yearly results are available on the Corporation's web site at www.apsfc.com

By Order of the Board of Directors

Place : Hyderabad
Date : 11.11.2017

Sd/-
Managing Director

FINANCIAL EXPRESS - 14/11/2017