



# 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 31.03.2017**  
(Rs. In Lakhs)

Sl. No.	Particulars	Half Year ended		Year ended	
		31.03.2017 (Unaudited)	31.03.2016 (Unaudited)	31.03.2017 (Unaudited)	31.03.2016 (Audited)
1	<b>Interest earned (a) + (b) + (c) + (d)</b>	<b>22817.55</b>	<b>25235.77</b>	<b>39783.14</b>	<b>41771.68</b>
	(a) Interest on Loans & Advances	22654.72	25101.36	39566.86	41607.43
	(b) Income on Investments	0.29	17.33	21.45	31.23
	(c) Interest on deposits with Bank	45.75	50.59	57.30	64.28
	(d) Others	116.79	66.49	137.53	68.74
2	Other Income	4221.26	5389.08	4806.87	6381.87
3	<b>Total Income(1+2)</b>	<b>27038.81</b>	<b>30624.85</b>	<b>44590.01</b>	<b>48153.55</b>
4	Interest Expended	9509.88	10175.54	19338.30	20818.58
5	Operating Expenses(i) + (ii)	13721.69	17435.19	17213.42	23347.26
	(i) Employees Cost	3406.40	4793.00	6444.48	7335.17
	(ii) Other operating expenses including bad debts written off	10315.29	12642.19	10768.94	16012.09
6	<b>Total Expenditure (4+5) excluding provisions &amp; contingencies</b>	<b>23231.57</b>	<b>27610.73</b>	<b>36551.72</b>	<b>44165.84</b>
7	<b>Operating Profit before Provisions and Contingencies (3 - 6)</b>	<b>3807.24</b>	<b>3014.12</b>	<b>8038.29</b>	<b>3987.71</b>
8	Provisions (other than tax) and Contingencies	0.00	0.00	0.00	(1325.50)
9	Exceptional Items	0:00	0.00	0.00	0.00
10	<b>Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)</b>	<b>3807.24</b>	<b>3014.12</b>	<b>8038.29</b>	<b>5313.21</b>
11	Tax Expense	1130.54	1008.22	2338.57	1079.54
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10 - 11)	2676.70	2005.90	5699.72	4233.67
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit(+)/Loss(-) for the period (12-13)	2676.70	2005.90	5699.72	4233.67
15	Paid-up equity share capital	16472.24	16472.24	16472.24	16472.24
16	Reserves excluding Revaluation Reserves	35436.77	30669.87	35436.77	29737.05
17	Analytical Ratios				
	(i) Capital Adequacy Ratio	20.44%	17.88%	20.44%	17.69%
	(ii) Earnings Per Share(EPS)	16.25	12.18	34.60	25.70
18	NPA Ratios				
	(a) Net NPA	--	--	13227.31	14042.79
	(b) % of Net NPA	--	--	5.69%	5.78%
	(c) Return on assets	--	--	1.93%	1.36%

**NOTE:**

- Provision for the Non-Performing assets is provided as per the guidelines of Small Industries Development Bank of India.
- 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 format of Half yearly results are available in the Corporation's web site at [www.apsfc.com](http://www.apsfc.com)

By Order of the Board of Directors

Sd/-  
Managing Director

Place : Hyderabad

Date : 11.05.2017