

		 ANDHRA PRADESH STATE FINANCIAL CORPORATION Head Office: 5-9-194, Chirag Ali Lane, Hyderabad-500001. Ph: 23201646, 23202550 to 2553, Fax : 040-23202972.			
		Un-audited financial results for the half year ended 31.03.2018 (Rs. In Lakhs)			
Sl. No.	Particulars	Half Year ended		Year ended	
		31.03.2018 (Unaudited)	31.03.2017 (Unaudited)	31.03.2018 (Unaudited)	31.03.2017 (Audited)
1	Interest earned (a) + (b) + (c) + (d)	23573.32	22817.55	37850.16	39948.41
	(a) Interest on Loans & Advances	23220.57	22654.72	37451.37	39645.15
	(b) Income on Investments	196.96	0.29	212.03	21.45
	(c) Interest on deposits with Banks	38.82	45.75	44.89	57.30
	(d) Others	116.87	116.79	141.87	224.51
2	Other Income	4452.83	4221.26	5347.08	4448.31
3	Total Income(1+2)	28026.15	27038.81	43197.24	44396.72
4	Interest Expended	8161.90	9509.88	16624.63	19176.54
5	Operating Expenses(i) + (ii)	16183.51	13721.69	19156.33	19355.02
	(i) Employees Cost	2791.82	3406.40	5511.82	6155.26
	(ii) Other operating expenses including bad debts written off	13391.69	10315.29	13644.51	13209.76
6	Total Expenditure (4 + 5) excluding provisions & contingencies	24345.41	23231.57	35780.96	38541.56
7	Operating Profit before Provisions and Contingencies (3 - 6)	3680.74	3807.24	7416.28	5855.16
8	Provisions (other than tax) and Contingencies	0.00	0.00	0.00	(1263.97)
9	Exceptional Items	0.00	0.00	0.00	0.00
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	3680.74	3807.24	7416.28	7119.13
11	Tax Expense	1101.26	1130.54	2211.34	1711.91
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10 - 11)	2579.48	2676.70	5204.94	5407.22
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit(+)/Loss(-) for the period (12-13)	2579.48	2676.70	5204.94	5407.22
15	Paid-up equity share capital	16472.24	16472.24	16472.24	16472.24
16	Reserves excluding Revaluation Reserves	41462.94	35436.77	41462.94	36258.00
17	Analytical Ratios				
	(i) Capital Adequacy Ratio	24.61%	20.44%	24.61%	20.83%
	(ii) Earnings Per Share(EPS)	15.66	16.25	31.60	32.83
18	NPA Ratios				
	(a) Net NPA	--	--	11070.51	11238.05
	(b) % of Net NPA	--	--	5.24%	4.85%
	(c) Return on assets	--	--	1.85%	1.92%

NOTE:

a) Provision for the Non-Performing assets is provided as per the guidelines of Small Industries Development Bank of India.

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 format of Half yearly results are available in the Corporation's web site at www.apslc.com

Place : Vijayawada
Date : 07.05.2018

By Order of the Board of Directors
Sd/-
Managing Director

