

Financial Express (All Editions)
15/5/19



ANDHRA PRADESH STATE FINANCIAL CORPORATION

Head Office: 5-9-194, Chirag Ali Lane, Hyderabad-500001.

Un-audited financial results for the half year ended 31.03.2019

(Rs. In Lakhs)

Sl. No.	Particulars	Half Year ended		Year ended	
		31.03.2019 (Unaudited)	31.03.2018 (Unaudited)	31.03.2019 (Unaudited)	31.03.2018 (Audited)
1	Interest earned (a) + (b) + (c) + (d)	23072.88	23573.32	37174.84	37873.25
	(a) Interest on Loans & Advances	22863.49	23220.67	36633.16	37401.51
	(b) Income on Investments	153.79	196.96	455.66	212.03
	(c) Interest on deposits with Bank	29.59	38.82	34.75	44.80
	(d) Others	26.01	116.87	51.27	214.91
2	Other Income	7373.01	4452.83	8214.41	5983.15
3	Total Income(1+2)	30445.89	28026.15	45389.25	43856.40
4	Interest Expended	7046.28	8161.90	14422.95	16502.25
5	Operating Expenses(i) + (ii)	15874.87	16183.51	18964.48	18469.17
	(i) Employees Cost	3967.86	2791.82	6766.66	5333.14
	(ii) Other operating expenses including bad debts written off	11907.01	13391.69	12197.82	13136.03
6	Total Expenditure (4+5) excluding provisions & contingencies	22921.15	24345.41	33387.43	34971.42
7	Operating Profit before Provisions and Contingencies (3 - 6)	7524.74	3680.74	12001.82	8884.98
8	Provisions (other than tax) and Contingencies	0.00	0.00	0.00	337.17
9	Exceptional Items	0.00	0.00	0.00	0.00
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	7524.74	3680.74	12001.82	8547.81
11	Tax Expense	2507.98	1101.26	3859.97	2674.65
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10 - 11)	5016.76	2579.48	8141.85	5873.16
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit(+)/Loss(-) for the period (12-13)	5016.76	2579.48	8141.85	5873.16
15	Paid-up equity share capital	16472.24	16472.24	16472.24	16472.24
16	Reserves excluding Revaluation Reserves	49841.18	41462.94	49841.18	41699.33
17	Analytical Ratios				
	(i) Capital Adequacy Ratio	28.80%	24.61%	28.80%	24.21%
	(ii) Earnings Per Share(EPS)	30.46	15.66	49.43	35.65
18	NPA Ratios				
	(a) Net NPA	--	--	9092.73	11302.42
	(b) % of Net NPA	--	--	4.50%	5.38%
	(c) Return on assets	--	--	2.92%	2.11%

NOTE:

- Provision for Non-Performing assets is assessed 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 full format of half yearly results are available in the Corporation's web site at www.apsrc.com

Place : Hyderabad
Date : 13.05.2019

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