



# ANDHRA PRADESH STATE FINANCIAL CORPORATION

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

## Un-audited financial results for the half year ended 30.09.2019

(Rs. In Lakhs)

Sl. No.	Particulars	Half Year ended		Year ended
		30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
1	<b>Interest earned (a) + (b) + (c) + (d)</b>	<b>13437.05</b>	<b>14101.96</b>	<b>37136.66</b>
	(a) Interest on Loans & Advances	13401.05	13769.67	36573.96
	(b) Income on Investments	12.30	301.87	455.65
	(c) Interest on deposits with Banks	0.58	5.16	38.88
	(d) Others	23.12	25.26	68.17
2	Other Income	612.97	841.40	8587.63
3	<b>Total Income(1+2)</b>	<b>14050.02</b>	<b>14943.36</b>	<b>45724.29</b>
4	Interest Expended	6116.69	7376.67	14207.29
5	Operating Expenses(i) + (ii)	2820.07	3089.61	18993.85
	(i) Employees Cost	2486.38	2798.80	7077.54
	(ii) Other operating expenses including bad debts written off	333.69	290.81	11916.31
6	<b>Total Expenditure (4+5) excluding provisions &amp; contingencies</b>	<b>8936.76</b>	<b>10466.28</b>	<b>33201.14</b>
7	<b>Operating Profit before Provisions and Contingencies (3 - 6)</b>	<b>5113.26</b>	<b>4477.08</b>	<b>12523.15</b>
8	Provisions (other than tax) and Contingencies	0.00	0.00	(211.46)
9	Exceptional Items	0.00	0.00	0.00
10	<b>Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)</b>	<b>5113.26</b>	<b>4477.08</b>	<b>12734.61</b>
11	Tax Expense	1086.41	1351.99	3826.56
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10 - 11)	4026.85	3125.09	8908.05
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00
14	Net Profit(+)/Loss(-) for the period (12-13)	4026.85	3125.09	8908.05
15	Paid-up equity share capital	<b>16472.24</b>	<b>16472.24</b>	<b>16472.24</b>
16	Reserves excluding Revaluation Reserves	54494.09	44824.42	50467.24
17	Analytical Ratios			
	(i) Capital Adequacy Ratio	31.48%	25.18%	28.52%
	(ii) Earnings Per Share(EPS)	24.45	18.97	54.08
18	NPA Ratios			
	(a) Net NPA	--	--	10825.11
	(b) % of Net NPA	--	--	5.37%
	(c) Return on assets	--	--	3.39%

### NOTE:

- Provision for the 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.
- 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](http://www.apsfc.com)

Place : Hyderabad  
Date : 11.11.2019

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