

HASTI FINANCE LIMITED

No.14, Imperial Hotel Complex, Near Albert Cinema Hall, Whannels Road, Egmore, Chennai, Tamilnadu-600008

Email id: hastifinanceltd@gmail.com , Website: www.hastifinance.com CIN: L6519TN1994PLC0283333

Date: 14.02.2017

To,

General Manager,

Listing Department,

BSE Ltd,

Mumbai

Script Code: 531387

Sub : Submission of Unaudited Financial Results (Standalone)

for the quarter and/or year ended 31.12.2016

Dear Sir/Madam,

This is to inform that at its meeting held today February 14, 2017 the Board of Directors of the Company has approved Audited Financial Results (Standalone) for the quarter and/or year ended 31.12.2016.

Pursuant to regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose the following:

1. Statement showing Unaudited Financial Results (Standalone) for the quarter and/or year ended 31.12.2016
2. Limited Review Report by the statutory auditor

Kindly take the above on record and oblige.

Thanking you,

Yours truly,

For Hasti Finance Limited

(Nitin P Somani)

Compliance officer

General information about company

Scrip code	531387
Name of company	HASTI FINANCE LIMITED
Result Type	Main Format
Class of security	Equity
Date of start of financial year	01-04-2016
Date of end of financial year	31-03-2017
Date of board meeting when results were approved	14-02-2017
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	07-02-2017
Description of presentation currency	INR
Level of rounding used in financial results	Millions
Reporting Quarter	Third quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Unaudited
Segment Reporting	Single segment
Description of single segment	FINANCING ACTIVITIES

Quarterly & Half Yearly Financial Result by Companies Other than Banks

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
A	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
B	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
C	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
Part I							
1 Revenue From Operations							
	Net sales or Revenue from Operations	2.753	3.165	3.66	9.152	11.132	14.489
	Other operating revenues	0	0	0	0	0	0
	Total Revenue from operations (net)	2.753	3.165	3.66	9.152	11.132	14.489
2 Expenses							
(a)	Cost of materials consumed	0	0	0	0	0	0
(b)	Purchases of stock-in-trade	0	0	0	0	0	0
	Changes in inventories						

(c)	of finished goods, work-in-progress and stock-in-trade	0	0	0	0	0	0
(d)	Employee benefit expense	1.339	1.439	1.206	4.145	3.359	4.629
(e)	Depreciation and amortisation expense	0.089	0.089	0.078	0.267	0.235	0.314
(f) Other Expenses							
1	Rent	0.085	0.085	0.08	0.255	0.241	0.321
2	Repairs and Maintenance	0.051	0.101	0.103	0.248	0.241	0.349
3	Printing and Stationary	0.006	0.107	0.098	0.215	0.259	0.367
4	Travelling & Conveyance Expenses	0.097	0.286	0.089	0.513	0.251	0.471
5	Legal and Professional Fees	0.416	0.003	0.013	0.825	0.277	0.414
6	Salary to Directors	0.048	0.048	0.048	0.144	0.144	0.192
7	Expenses related to Securities	0.002	0.086	0.045	0.359	0.4	0.488
8	Provision for Standard Assets (Doubtful Debts)	0.106	0.115	0.116	0.336	0.352	5.704
9	Bad Debts (Loss Assets) written off	0	0	1.355	0	4.162	5.285
10	Miscellaneous Expenses	0.334	0.566	0.321	1.266	0.872	1.324
	Total other expenses	1.145	1.397	2.268	4.161	7.199	14.915
	Total expenses	2.573	2.925	3.552	8.573	10.793	19.858

Quarterly & Half Yearly Financial Result by Companies Other than Banks

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
A	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
B	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
C	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
Part I							
3	Profit (loss) from operations before other income, finance costs and exceptional items	0.18	0.24	0.108	0.579	0.339	-5.369
4	Other income	0	0	0	0	0	0.072
5	Profit (loss) from ordinary activities before finance costs and exceptional items	0.18	0.24	0.108	0.579	0.339	-5.297
6	Finance costs	0	0	0	0	0	0
	Profit (loss) from ordinary						

7	activities after finance costs but before exceptional items	0.18	0.24	0.108	0.579	0.339	-5.297
8	Prior period items before tax	0	0	0	0	0	0
9	Exceptional items	0	0	0	0	0	0
10	Profit (loss) from ordinary activities before tax	0.18	0.24	0.108	0.579	0.339	-5.297
11	Tax Expense	0.055	0.075	0.034	0.179	0.106	-0.065
12	Net profit (loss) from ordinary activities after tax	0.125	0.165	0.074	0.4	0.233	-5.232
13	Extraordinary items	0	0	0	0	0	0
14	Net Profit Loss for the period from continuing operations	0.125	0.165	0.074	0.4	0.233	-5.232
15	Profit (loss) from discontinuing operations before tax	0	0	0	0	0	0
16	Tax expense of discontinuing operations	0	0	0	0	0	0
17	Net profit (loss) from discontinuing operation after tax	0	0	0	0	0	0
18	Profit (loss) for period before minority interest	0.125	0.165	0.074	0.4	0.233	-5.232
21	Net Profit (loss) after taxes minority interest and share of profit (loss) of associates	0.125	0.165	0.074	0.4	0.233	-5.232

Quarterly & Half Yearly Financial Result by Companies Other than Banks

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
A	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
B	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
C	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
Part I							
22 Details of equity share capital							
	Paid-up equity share capital	108.397	108.397	108.397	108.397	108.397	108.397
	Face value of equity share capital	10	10	10	10	10	10
23 Details of debt securities							
	Reserves						

24	excluding revaluation reserve	141.923	141.923	141.157	141.923	147.157	147.157
26 Earnings per share							
i	Earnings per share before extraordinary items						
	Basic earnings per share before extraordinary items	0.011	0.015	0.007	0.036	0.021	-0.483
	Diluted earnings per share before extraordinary items	0.011	0.015	0.007	0.036	0.021	-0.483
ii Earnings per share after extraordinary items							
	Basic earnings per share after extraordinary items	0.011	0.015	0.007	0.036	0.021	-0.486
	Diluted earnings per share after extraordinary items	0.011	0.015	0.007	0.036	0.021	-0.483
30	Disclosure of notes on financial results	Textual Information(1)					

Text Block

Textual Information(1)	<p>1) The above results after review by the Audit Committee have been taken on record by the Board of Directors of the Company at its meeting held on February 14, 2017</p> <p>2) Interest on assets identified as Non-performing asset is not recognized as per Reserve bank of India's Master circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to advances.</p> <p>3) Provision for Non -performing asset has been done in accordance with the Master circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to advances</p> <p>4) Few accounts are in moratorium period, as per agreement with the borrowers interest on these accounts are recognised as income for the current financial year though not received.</p> <p>5) Previous period figures have been regrouped and reclassified wherever necessary</p>
------------------------	---

Sub classification of income and expenses

	Particulars	3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
1	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
2	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
3	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Nature of report						

4	standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
Subclassification of income and expenses							
1 Disclosure of revenue from operations							
	Revenue from sale of products						
	Revenue from sale of services						
	Revenue from interest (NBFC)	2.753	3.165	3.66	9.152	11.132	14.489
	Revenue from other financial services (NBFC)						
	Less: Excise duty						
	Less: Service tax collected						
	Less: Other duties taxes collected						
	Net sales or Revenue from Operations	2.753	3.165	3.66	9.152	11.132	14.489
2 Disclosure of other operating revenues							
	Other operating revenues						
	Net gain/loss on foreign currency fluctuations treated as other operating revenue						
	Miscellaneous other operating revenues						
	Total other operating revenues						

Sub classification of income and expenses							
	Particulars	3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
1	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
2	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
3	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
4	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone
Subclassification of income and expenses							
4 Employee benefit expense [Abstract]							
	Salaries and wages	1.257	1.352	1.138	3.894	3.178	4.629
Contribution to provident and other funds							
	Contribution to provident and other funds for contract labour	0	0	0	0	0	0
	Contribution to provident						

and other funds for others	0	0	0	0	0	0
Total contribution to provident and other funds	0	0	0	0	0	0
Expense on employee stock option scheme and employee stock purchase plan	0	0	0	0	0	0
Commission employees	0	0	0	0	0	0
Employee medical insurance expenses	0	0	0	0	0	0
Leave encashment expenses	0	0	0	0	0	0
Gratuity	0	0	0	0	0	0
Pension schemes	0	0	0	0	0	0
Voluntary retirement compensation	0	0	0	0	0	0
Other retirement benefits	0	0	0	0	0	0
Staff welfare expense	0.082	0.087	0.068	0.251	0.181	0
Other employee related expenses	0	0	0	0	0	0
Total employee benefit expense	1.339	1.439	1.206	4.145	3.359	4.629
5 Depreciation and amortisation expense						
Depreciation expense	0.089	0.089	0.078	0.267	0.235	0.314
Amortisation expense	0	0	0	0	0	0
Total depreciation and amortisation expense	0.089	0.089	0.078	0.267	0.235	0.314

Sub classification of income and expenses

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
1	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
2	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
3	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
4	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone

Subclassification of income and expenses

6 Breakup of other expenses [Abstract]							
1	Consumption of stores and spare parts						
2	Power and fuel						
3	Rent	0.085	0.085	0.08	0.255	0.241	0.321
4	Repairs to building						
5	Repairs to machinery	0.051	0.101	0.103	0.248	0.241	0.349

6	Insurance						
7	Rates and taxes excluding taxes on income						
	Central excise duty						
	Purchase tax						
	Other cess taxes						
	Cost taxes other levies by government local authorities						
	Provision wealth tax						
	Total rates and taxes excluding taxes on income						
8	Research development expenditure						
9	Subscriptions membership fees						
10	Electricity expenses	0.045	0.073	0.057	0.186	0.156	0.218
11	Telephone postage	0.029	0.066	0.057	0.158	0.165	0.228
12	Printing stationery	0.006	0.107	0.098	0.214	0.259	0.367
13	Information technology expenses						
14	Travelling conveyance	0.097	0.286	0.089	0.513	0.251	0.471
15	Catering canteen expenses						
16	Entertainment expenses						
17	Legal professional charges	0.416	0.003	0.013	0.825	0.276	0.414
18	Training recruitment expenses						
19	Vehicle running expenses						
20	Safety security expenses						
21	Directors sitting fees						
22	Managerial remuneration						
	Remuneration to directors						
	Salary to directors	0.048	0.048	0.048	0.144	0.144	0.192
	Commission to directors						
	Other benefits to directors						
	Total remuneration to directors	0.048	0.048	0.048	0.144	0.144	0.192
	Remuneration to managers						
	Salary to managers						
	Commission to managers						
	Other benefits to managers						
	Total remuneration to managers						
	Total managerial remuneration	0.048	0.048	0.048	0.144	0.144	0.192
23	Donations subscriptions						
24	Books periodicals						
25	Seminars conference expenses						

26	Registration filing fees						
27	Custodial fees						
28	Bank charges	0	0	0.005	0	0.006	0.006
29	Guest house expenses						
30	Advertising promotional expenses	0.013	0.048	0.038	0.107	0.092	0.133
31	After sales service expenses						
32	Warranty claim expenses						
33	Commission paid sole selling agents						
34	Commission paid other selling agents						
35	Commission paid sole buying agents						
36	Transportation distribution expenses						
37	Secondary packing expenses						
38	Discounting charges						
39	Guarantee commission						
40	Cost repairs maintenance other assets						
41	Cost information technology						
	Cost software						
	Cost hardware						
	Cost communication connectivity						
	Total cost information technology						
42	Cost transportation						
	Cost freight						
	Cost octroi						
	Cost loading and unloading						
	Cost other transporting						
	Total cost transportation						
43	Cost lease rentals						
44	Cost effluent disposal						
45	Provision for cost of restoration						
46	Cost warehousing						
47	Cost water charges						
48	Cost reimbursable expenses						
49	Cost technical services						
50	Cost royalty						
51	Provision bad doubtful debts created	0.106	0.115	0.116	0.336	0.352	5.704
	Provision bad doubtful						

52	loans advances created						
53	Adjustments to carrying amounts of investments						
	Provision diminution value current investments created						
	Provision diminution value long-term investments created						
	Total adjustments to carrying amounts of investments						
54	Net provisions charged						
	Provision warranty claims created						
	Provision statutory liabilities created						
	Provision restructuring created						
	Other provisions created						
	Total net provisions charged						
55	Discount issue shares debentures written off						
	Discount issue shares written off						
	Discount issue debentures written off						
	Total discount issue shares debentures written off						
56	Write-off assets liabilities						
	Miscellaneous expenditure written off						
	Financing charges written off						
	Voluntary retirement compensation written off						
	Technical know-how written off						
	Other miscellaneous expenditure written off						
	Total miscellaneous expenditure written off						
	Fixed assets written off						
	Inventories written off						
	Investments written off						
	Bad debts written off	0	0	1.355	0	4.162	5.285
	Bad debts advances written off						
	Other assets written off						
	Liabilities written off						
	Total write-off assets liabilities	0	0	1.355	0	4.162	5.285
57	Loss on disposal of intangible asset						

58	Loss on disposal, discard, demolition and destruction of depreciable tangible asset						
59 Contract cost							
	Site labour supervision cost contracts						
	Material cost contract						
	Depreciation assets contracts						
	Cost transportation assets contracts						
	Hire charges assets contracts						
	Cost design technical assistance contracts						
	Warranty cost contracts						
	Other claims contracts						
	Sale material scrap other assets contracts						
Overhead costs apportioned contracts							
	Insurance cost apportioned contract						
	Design technical assistance apportioned contracts						
	Other overheads apportioned contracts						
	Total overhead costs apportioned contracts						
	Total contract cost						
60	Cost dry wells						
61	Operating and maintenance cost of emission and other pollution reduction equipments						
62	Payments to auditor						
	Payment for audit services						
	Payment for taxation matters						
	Payment for company law matters	0	0	0	0	0	0.114
	Payment for management services						
	Payment for other services						
	Payment for reimbursement of expenses						
	Total payments to auditor	0	0	0	0	0	0.114
63 Payments to cost auditor							
	Payment for cost audit charges						
	Payment for cost compliance report						

	Payment for other cost services						
	Payment to cost auditor for reimbursement of expenses						
	Total payments to cost auditor						
64	Miscellaneous expenses	0.249	0.465	0.209	1.175	0.854	1.113
	Total other expenses	1.145	1.397	2.268	4.161	7.199	14.915

Sub classification of income and expenses

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
1	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
2	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
3	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
4	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone

Subclassification of income and expenses

7	Disclosure of other income						
(a)	Interest income						
	Interest income on current investments						
	Interest on fixed deposits, current investments						
	Interest from customers on amounts overdue, current investments						
	Interest on current intercorporate deposits						
	Interest on current debt securities						
	Interest on current government securities						
	Interest on other current investments						
	Total interest income on current investments						
	Interest income on long-term investments						
	Interest on fixed deposits, long-term investments						
	Interest from customers on amounts overdue, long-term investments						
	Interest on long-term intercorporate deposits						
	Interest on long-term debt securities						
	Interest on long-term government securities						
	Interest on other long-term investments						
	Total interest income on long-term investments						

	Total interest income						
(b)	Dividend income						
	Dividend income current investments						
	Dividend income current investments from subsidiaries						
	Dividend income current equity securities						
	Dividend income current mutual funds						
	Dividend income current investments from others						
	Total dividend income current investments						
	Dividend income long-term investments						
	Dividend income long-term investments from subsidiaries						
	Dividend income long-term equity securities						
	Dividend income long-term mutual funds						
	Dividend income long-term investments from others						
	Total dividend income long-term investments						
	Total dividend income						
(C)	Net gain/loss on sale of investments						
	Net gain/loss on sale of current investments						
	Net gain/loss on sale of long-term investments						
	Total net gain/loss on sale of investments						
(d)	Rental income on investment property						
	Rental income on investment property, current						
	Rental income on investment property, long-term						
	Total rental income on investment property						
(e)	Other non-operating income						
	Net gain/loss on foreign currency fluctuations treated as other income						
	Surplus on disposal, discard, demolition and destruction of depreciable tangible asset						
	Gain on disposal of intangible asset						
	Amount credited to profit and loss as transfer from revaluation reserve on account of additional depreciation charged on revalued tangible assets						
	Excess provision diminution in value investment written back						
	Excess provisions bad doubtful debts advances written back						

	Income government grants subsidies						
	Income export incentives						
	Income import entitlements						
	Income insurance claims						
	Income from subsidiaries						
	Interest and income tax refund						
	Income on brokerage commission						
	Income on sales tax benefit						
	Excess provisions written back	0	0	0	0	0	0.072
	Other allowances deduction other income						
	Miscellaneous other non-operating income						
	Total other non-operating income	0	0	0	0	0	0.072
	Income from pipeline transportation						
	Total other income	0	0	0	0	0	0.072

Sub classification of income and expenses

Particulars		3 months ended (dd-mm-yyyy)	Previous 3 months ended (dd-mm-yyyy)	Corresponding 3 months ended in the previous year (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	Year to date figures for previous period ended (dd-mm-yyyy)	Previous accounting year ended (dd-mm-yyyy)
1	Date of start of reporting period	01-10-2016	01-07-2016	01-10-2015	01-04-2016	01-04-2015	01-04-2015
2	Date of end of reporting period	31-12-2016	30-09-2016	31-12-2015	31-12-2016	31-12-2015	31-03-2016
3	Whether results are audited or unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
4	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone	Standalone

Subclassification of income and expenses

8 Disclosure of finance cost

Interest expense

Interest expense long-term loans

Interest expense long-term loans, banks						
Interest expense long-term loans, others						
Total interest expense long-term loans						

Interest expense short-term loans

Interest expense short-term loans, banks						
Interest expense short-term loans, others						
Total interest expense short-term loans						
Interest expense deposits						
Interest expense debt						

securities							
Interest expense other borrowings							
Interest expense borrowings							
Interest lease financing							
Other interest charges							
Total interest expense							
Other borrowing costs							
Net gain/loss on foreign currency transactions and translations treated as finance costs	0	0	0	0	0	0	0
Total finance costs	0	0	0	0	0	0	0
Disclosure of notes on income and expense explanatory	Textual Information(1)						

Text Block	
Textual Information(1)	<p>1) The above results after review by the Audit Committee have been taken on record by the Board of Directors of the Company at its meeting held on February 14, 2017</p> <p>2) Interest on assets identified as Non-performing asset is not recognized as per Reserve bank of India's Master circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to advances.</p> <p>3) Provision for Non -performing asset has been done in accordance with the Master circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to advances</p> <p>4) Few accounts are in moratorium period, as per agreement with the borrowers interest on these accounts are recognised as income for the current financial year though not received.</p> <p>5) Previous period figures have been regrouped and reclassified wherever necessary</p>