

To  
The Secretary  
BSE Limited, Mumbai

Date: 15/05/2018

**Sub: Submission of Un-audited financials for the half year ended 31st March, 2018.**

**Dear Sir/Madam,**

Pursuant to Regulation 52 (1) of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015, we are submitting herewith the copy of Un-audited financials of Annapurna Finance Private Limited for the half year ended 31<sup>st</sup> March, 2018.

The Un-audited half yearly financial result has been published in Business Standard dated 15/05/2018.

Thanking you.  
For Annapurna Finance Pvt. Ltd.  
(Formerly Annapurna Microfinance Pvt. Ltd.)

**For Annapurna Finance (P) Ltd.**

*Subrata Pradhan*  
**Company Secretary**

Subrata Pradhan  
(Company Secretary)

**ANNAPURNA FINANCE PRIVATE LIMITED**

CIN: U65999OR1986PTC015931

Regd Office: HIG-97, Dharma Vihar, Khandagiri, Bhubaneswar- 751030, Odisha

**Extracts of Un-audited Financials for the Half Year ended 31st March, 2018**

(Amount in Rs)

Particulars	Six Months ended	Corresponding six months ended in the previous year	Year to date figures for current accounting year ended	Previous accounting year ended
	31st March 2018	31st March, 2017	31st March, 2018	31st March, 2017
	Unaudited	Audited	Unaudited	Audited
1 Interest earned (a+b+c)	15399,74,107	11421,82,626	29044,53,353	21085,72,097
a) Interest on advances	14719,88,893	10522,46,022	27332,06,836	19456,08,420
b) Income on investments	294,31,647	601,73,498	910,00,939	985,76,579
c) Interest on Fixed Deposits	385,53,567	297,63,105	802,45,578	643,87,098
2 Other Income	3381,06,916	1687,66,961	5187,52,552	3661,59,866
3 <b>Total Income (1+2)</b>	<b>18780,81,023</b>	<b>13109,49,587</b>	<b>34232,05,905</b>	<b>24747,31,963</b>
4 Interest and Finance Cost	8988,00,514	7983,12,486	17322,80,734	13803,36,746
5 <b>Operating Expenses (i+ii+iii+iv)</b>	<b>6012,39,127</b>	<b>4000,40,612</b>	<b>10628,74,446</b>	<b>7125,37,018</b>
i) Employees cost	4247,45,998	3004,21,993	7743,30,138	5335,90,429
ii) Depreciation and amortisation expenses	188,44,268	145,32,413	313,43,456	242,08,162
iii) Other Operating expenses	1576,48,861	850,86,206	2572,00,852	1547,38,427
iv) Prior period items ( net of income related to previous periods/ years )	-	-	-	-
6 <b>Total expenditure ( 4+5 ) excluding provisions and contingencies</b>	<b>15000,39,641</b>	<b>11983,53,098</b>	<b>27951,55,180</b>	<b>20928,73,764</b>
7 <b>Operating Profit before Provision and Contingencies (3-6)</b>	<b>3780,41,382</b>	<b>1125,96,488</b>	<b>6280,50,725</b>	<b>3818,58,199</b>
8 Provisions (Other than tax ) and contingencies	2427,97,766	791,02,702	4839,20,482	923,46,748
9 Exceptional items	-	-	-	-
10 <b>Profit from ordinary activities before tax (7-8)</b>	<b>1352,43,616</b>	<b>334,93,786</b>	<b>1441,30,243</b>	<b>2895,11,451</b>
11 Tax expense	461,88,009	122,17,117	493,31,690	1004,43,218
12 <b>Net profit for the year/ period</b>	<b>890,55,607</b>	<b>212,76,670</b>	<b>947,98,553</b>	<b>1890,68,232</b>
13 Paid-up equity share capital (Face Value of the Share of Rs. 10 each)	4302,14,080	3634,92,180	4302,14,080	3634,92,180
14 Reserves excluding Revaluation Reserves (As per balance sheet of previous accounting year)	19742,15,498	13101,89,507	19742,15,498	13101,89,507
15 Analytical Ratios				
i) Capital Adequacy Ratio	17.86%	22.36%	17.86%	22.36%
ii) Earning Per Share ( EPS )	4.14*	1.12*	2.27	5.25
16 NPA Ratios				
a) Gross/Net NPA	587210429.03 / 47478066	**2,26,63,913/27,05,099	587210429.03 / 47478066	**2,26,63,913/27,05,099
b) % of Gross/Net NPA	3.67% / 0.30%	0.22% / 0.03%	3.67% / 0.30%	0.22% / 0.03%
c) Return on Assets	0.96%*	0.31%*	0.53%	1.48%

\*\*March 17- After adding RBI dispensation

\* Annualised

For Annapurna Finance Private Limited

Sd/-

Dibyajyoti Pattanaik

Director



Place : Bhubaneswar

Date: 14-05-2018