



To
The Secretary
BSE Limited , Mumbai

Date: 15/11/2018

Sub: Submission of Un-audited financials for the half year ended 30th September, 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 30th September, 2018.

The Un-audited half yearly financial result has been published in Business Standard dated 15/11/2018.

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: At- 1215/1401, Khandagiri Bari, Infront of Jayadev Vatika, Khandagiri, Bhubaneswar, Odisha- 751030

(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
	30th Sept 2018	30th Sept, 2017	30th Sept 2018	31st March, 2018
	Unaudited	Audited	Unaudited	Audited
1 Interest earned (a+b+c)	1,907,036,316	1,364,479,246.23	1,907,036,316	2,902,917,913
a) Interest on advances	1,813,569,174	1,261,217,943	1,813,569,174	2,731,646,328
b) Income on investments	50,570,524	61,569,292	50,570,524	91,000,939
c) Interest on Fixed Deposits	42,896,619	41,692,011	42,896,619	80,270,646
2 Other Income	410,267,679	180,645,636	410,267,679	507,110,058
3 Total Income (1+2)	2,317,303,995	1,545,124,882	2,317,303,995	3,410,027,971
4 Interest and Finance Cost	1,019,415,098	833,480,220	1,019,415,098	1,734,390,023
5 Operating Expenses (i+ii+iii+iv)	803,835,049	461,635,319	803,835,049	1,050,860,531
i) Employees cost	563,602,864	349,584,140	563,602,864	768,659,797
ii) Depreciation and amortisation expenses	21,121,270	12,499,188	21,121,270	31,882,454
iii) Other Operating expenses	190,110,596	99,551,991	190,110,596	250,318,280
iv) Prior period items (net of income of related to previous periods/ years)	29,000,319		29,000,319	-
6 Total expenditure (4+5) excluding provisions and contingencies	1,823,250,147	1,295,115,539	1,823,250,147	2,785,250,554
7 Operating Profit before Provision and Contingencies (3-6)	494,053,848	250,009,343	494,053,848	624,777,417
8 Provisions (Other than tax) and contingencies	67,754,124	241,122,716	67,754,124	487,261,023
9 Exceptional items	-	-	-	-
10 Profit from ordinary activities before tax (7-8)	426,299,724	8,886,627	426,299,724	137,516,394
11 Tax expense	160,254,789	3,143,681	160,254,789	42,060,638
12 Net profit for the year/ period	266,044,935	5,742,946	266,044,935	95,455,756
13 Paid-up equity share capital (Face Value of the Share of Rs. 10 each)	570,109,460	427,665,010	570,109,460	430,214,080
14 Reserves excluding Revaluation Reserves (As per balance sheet of previous accounting year)	3,688,335,725	1,865,152,262	3,688,335,725	1,966,271,566
15 Analytical Ratios				
i) Capital Adequacy Ratio	21.82%	22.53%	21.82%	18.68%
ii) Earning Per Share (EPS) *Annualised	11.77	0.26	11.77	2.3
16 NPA Ratios				
a) Gross/Net NPA	383582491/17,455,237	496023148/178,482,054	383582491/17,455,237	330890267.03/47,365,888
b) % of Gross/Net NPA	2.04% / 0.09%	3.77% / 1.36%	2.04% / 0.09%	2.11% / 0.30%
c) Return on Assets*(Annualised)	2.46%	0.08%	2.46%	0.54%

For Annapurna Finance Private Limited

Sd/-

Dibyajyoti Pattanaik

Director

Place : Bhubaneswar

Date: 14-11-2018