



अन्नपूर्ण फाइनेन्स कम्पनी लिमिटेड
Annapurna Finance Company Limited
Unaudited Financial Results (Quarterly)

As At : End of 4th Quarter (July 15' 2009) of the Fiscal Year 2008\2009

Rs. In '000

Sr. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	2,812,916	2,663,274	2,151,356
1.1	Paid Up Capital	262,080	262,080	201,600
1.2	Reserve and Surplus	109,128	87,936	118,122
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	197,000	136,950	77,000
1.5	Deposits (a + b)	2,201,536	2,090,672	1,633,452
	a. Domestic Currency	2,201,536	2,090,672	1,633,452
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,981	12,983	3,491
1.7	Other Liabilities	41,190	72,653	117,691
2	Total Assets (2.1 to 2.7)	2,812,916	2,663,274	2,151,356
2.1	Cash and Bank Balance	101,971	149,755	84,387
2.2	Money at call and Short Notice	36,232	107,628	108,753
2.3	Investments	15,572	15,517	14,992
2.4	Loans and Advances	2,564,548	2,280,577	1,922,797
2.5	Fixed Assets	71,590	55,783	12,560
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	23,003	54,014	7,867
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter (Audited)
3.1	Interest Income	244,407	162,379	193,263
3.2	Interest Expense	148,252	102,591	104,943
	A. Net Interest Income (3.1 - 3.2)	96,155	59,788	88,320
3.3	Fees, Commission and Discount	357	191	262
3.4	Other Operating Income	23,375	15,749	14,960
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	119,887	75,728	103,542
3.6	Staff Expenses	16,566	9,730	9,836
3.7	Other Operating Expenses	19,443	11,398	8,199
	C. Operating Profit before Provision (B-3.6-3.7)	83,878	54,600	85,507
3.8	Provision for Possible Losses	17,848	6,995	32,803
	D. Operating Profit (C-3.8)	66,030	47,605	52,704
3.9	Non Operating Income/Expenses (Net)	295	-	2
3.10	Write Back of Provision for Possible Loss on Share	15,157	-	29,473
	E. Profit from Regular Activities(D+3.9+3.10)	81,482	47,605	82,179
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	81,482	47,605	82,179
3.12	Provision for Staff Bonus	7,408	4,328	7,471
3.13	Provision for Tax	22,587	12,983	23,559
	G. Net Profit/(Loss) (F-3.12-3.13)	51,486	30,294	51,149
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.66%	15.47%	17.02%
4.2	Non Performing Loan (NPL) To Total Loan	1.41%	1.89%	2.06%
4.3	Total Loan Loss Provision to Total NPL	170%	152%	147%

Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may accordingly.

Rate of interest on Fixed Deposit :			
S.N.	Period	Quarterly Rate (per annum)	Maturity Rate (per annum)
1	3 months	5.75%	-
2	6 months	6.00%	-
3	1 year	7.00%	7.10%
4	2 years	7.25%	7.50%
5	3 years	7.50%	8.00%
Rate of interest on Saving account : 5.5 % p.a. on daily balance payable quarterly			
Interest on Loans & Advances :			
S.N.	Types of loans & Advances	Interest Rate (per annum)	
1	Hire-Purchase loan	10.00 % - 13.00 %	
2	Term loan	10.00 % - 13.00 %	
3	Housing loan	10.00 % - 14.00 %	
4	Loan against Fixed Deposit	Plus 2.00 %	