

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2017

Particulars	As at 30 September 2017	As at 31 March 2017
	Unaudited (₹)	Audited (₹)
CAPITAL AND LIABILITIES		
Capital	3,01,56,28,290	3,01,56,28,290
Reserves and surplus	(44,79,90,997)	4,20,01,267
Deposits	10,43,46,66,351	4,09,34,12,290
Borrowings	22,39,46,74,003	20,52,84,86,524
Other liabilities and provisions	1,41,29,82,046	1,70,51,91,775
Total	36,80,99,59,693	29,38,47,20,146
ASSETS		
Cash and balances with Reserve Bank of India	2,94,63,29,223	1,06,86,02,353
Balances with banks and Money at call and short notice	3,45,13,55,799	4,49,31,74,136
Investments	6,24,77,15,733	5,79,19,51,894
Advances	22,92,71,54,532	14,81,62,40,036
Fixed assets	43,01,28,941	32,90,38,080
Other assets	80,72,75,465	2,88,57,13,647
Total	36,80,99,59,693	29,38,47,20,146
Contingent Liabilities	41,02,03,532	67,60,57,892
Bills for collection	-	-

Particulars	6 Months (Current 6 Months) ended 30-Sep-2017	Year to Date figures ended 30-Sep-2017	Previous year ended 31-Mar-2017
	Unaudited (₹)	Unaudited (₹)	Audited (₹)
I. INCOME			
Interest Earned	2,30,77,41,594	2,30,77,41,594	29,39,29,264
Other Income	44,23,22,996	44,23,22,996	18,81,68,597
Total	2,75,00,64,590	2,75,00,64,590	48,20,97,861
II. EXPENDITURE			
Interest expended	1,39,05,54,180	1,39,05,54,180	16,11,05,331
Operating expenses	1,33,12,72,764	1,33,12,72,764	23,40,96,119
Provisions and contingencies	51,82,29,910	51,82,29,910	7,92,66,854
Total	3,24,00,56,854	3,24,00,56,854	47,44,68,304
III. PROFIT/(LOSS)	(48,99,92,264)	(48,99,92,264)	76,29,557
IV. APPROPRIATIONS			
Transfer to Statutory Reserve	-	-	19,07,389
Transfer to Capital Reserve	-	-	-
Transfer to/(from) Investment Reserve Account	-	-	-
Balance carried over to Balance Sheet	(48,99,92,264)	(48,99,92,264)	57,22,168
Total	(48,99,92,264)	(48,99,92,264)	76,29,557
Earnings per share (Face value of Rs 10/- each) not annualised			
Basic	(1.62)	(1.62)	0.07
Diluted	(1.62)	(1.62)	0.07

Notes: 1.The above unaudited financial results ("Statement") of ESAF Small Finance Bank Limited ("Bank") for the half year ended September 30, 2017 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 01, 2017.

2.The Bank was incorporated on May 5, 2016 and commenced its operations on March 10, 2017. Thus the corresponding results for the period May 5, 2016 to September 30, 2016 are not comparable and have not been disclosed.

3.Figures for the previous period/year have been classified/regrouped wherever necessary, to conform to the current period presentation.

4.There has been no change to significant accounting policies during the half year ended Septemebr 30, 2017.

Place: Thrissur
Date: November 1, 2017

Sd/-
Kadambelli Paul Thomas
Managing Director & CEO

Sd/-
Padmakumar K.
Chief Financial Officer