

**M POWER MICRO FINANCE PRIVATE LIMITED**

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CIN No.U65999MH2009TC197149

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AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2016

(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008 & SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012

(Rs. in Lakhs)

Particulars	Six month ended		Year ended	
	31st March,2016	31st March,2015	31st March,2016	31st March,2015
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1182.72	647.55	2177.59	1099.79
(a) Interest/disc. on advances/ bills	1114.03	576.22	2027.53	1001.64
(b) Income on investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	68.69	71.33	150.06	98.15
2. Other Income	37.42	32.91	79.03	55.08
3. Total Income (1+2)	1220.14	680.46	2256.62	1154.87
4. Interest Expended	609.69	326.15	1168.67	527.68
5. Operating Expenses (i)+(ii)	403.05	266.45	729.68	448.25
(i) Employees cost	305.84	197.74	547.16	313.49
(ii) Other operating expenses	97.21	68.71	182.52	134.76
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)				
6. Total Expenditure ((4+5) excluding provisions and contingencies	1012.74	592.6	1898.35	975.93
7. Operating Profit before Provisions and Contingencies (3-6)	207.4	87.86	358.27	178.94
8. Provisions (other than tax) and Contingencies	19.74	24.35	28.42	34.65
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	187.66	63.51	329.85	144.29
11. Tax expense	58.85	11.74	78.61	27.52
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	128.81	51.77	251.24	116.77
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	128.81	51.77	251.24	116.77
15. Paid-up equity share capital (Face Value Rs. 10/- Per Share)	1168.00	1168.00	1168.00	1168.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	195.65	(55.59)	195.65	(55.59)
17. Analytical Ratios *				
(i) Capital Adequacy Ratio	19.61%	18.07%	19.61%	18.07%
(ii) Earnings Per Share (EPS)	2.11	1.00	2.11	1.00
18) NPA Ratios *				
a) Amt of Gross NPA	14.41	8.64	14.41	8.64
Amt of Net NPA	6.30	3.60	6.30	3.60
b) % of Gross NPA	0.16%	0.15%	0.16%	0.15%
% of Net NPA	0.09%	0.09%	0.09%	0.09%
c) Return on Assets *	2.63%	2.98%	2.63%	2.98%

* Ratios are annualised

Notes:

1. The financials results of the company for the year ended March 31, 2016, which have been audited by the Company's Statutory Auditors, have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors of the Company at its meeting held on 23rd May, 2016 in terms of Regulation 52 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

2. Return on Assets has been reported including off-balance sheet loans and advances.

3. Figures for the six months ended 31/03/2016 and 31/03/2015 represent the difference between the audited figures in respect of full financial year and published unaudited figures upto 30/09/2015 and 30/09/2014 respectively, which were subject to limited review by statutory auditors.

4. Previous year / half year figures have been regrouped where necessary to conform to current year / half year classification.

5. Additional Information pursuant to Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.:

Credit Rating for Non Convertible Debentures ("NCD")	Next due date for payment of interest and repayment of part principal of NCD:	Previous due date for payment of interest and repayment of part principal of NCD:
CBO II 2014 NCD Issue : [ICRA] A (SO)	CBO II NCD Issue : 28th May, 2016	CBO II NCD Issue : 28th April, 2016 (paid on time)
CBO VIII 2015 NCD Issue : [ICRA] BBB+(SO)	CBO VIII NCD Issue : 24th May, 2016	CBO VIII NCD Issue : 22nd April, 2016 (paid on time)
CBO X 2015 NCD Issue : [ICRA] A- (SO)	CBO X NCD Issue : 26th May, 2016	CBO X NCD Issue : 26th April, 2016 (paid on time)

Outstanding redeemable preference shares

The Company has issued 10,00,000 redeemable preference shares of Rs. 10/- each, which are not listed on any stock exchange.

Debenture Redemption Reserve : Not Applicable	Debt-Equity Ratio :6.81	Net Worth: Rs. 1363.65 Lacs
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For M Power Micro Finance Private Limited

Place : Mumbai

Date: 23/05/2016

Sd/-

K M Vishwanathan
(Chairman)