



"Nurture Dreams Transform Lives"

M POWER

MICRO FINANCE PVT. LTD.

M POWER MICRO FINANCE PRIVATE LIMITED

Reg.Off: B/212, Arjun Centre, Plot No.231, Govandi Station Road, Govandi Mumbai-400088, Maharashtra.

CIN No.U65999MH2009TC197149

Tel: 022-40155773 Email Id: contact@mpowermicro.com , Website:www.mpowermicro.com

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2017

(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,2017	31st March,2016	31st March,2017	31st March,2016
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1447.98	1182.72	2925.01	2177.59
(a) Interest/disc. on advances/ bills	1347.93	1114.03	2766.57	2027.53
(b) Income on investments	-	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	100.04	68.69	158.43	150.06
2. Other Income	55.44	37.42	103.33	79.03
3. Total Income (1+2)	1503.41	1220.14	3028.33	2256.62
4. Interest Expended	775.81	609.69	1537.26	1168.67
5. Operating Expenses (i)+(ii)	585.71	403.05	1037.57	729.68
(i) Employees cost	422.72	305.84	771.85	547.16
(ii) Other operating expenses	162.99	97.21	265.72	182.52
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)				
6. Total Expenditure ((4+5) excluding provisions and contingencies	1361.52	1012.74	2574.83	1898.35
7. Operating Profit before Provisions and Contingencies (3-6)	141.89	207.4	453.51	358.27
8. Provisions (other than tax) and Contingencies	47.40	19.74	63.02	28.42
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	94.49	187.66	390.49	329.85
11. Tax expense	2.93	58.85	117.46	78.61
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	91.56	128.81	273.03	251.24
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	91.56	128.81	273.03	251.24
15. Paid-up equity share capital (Face Value Rs. 10/- Per Share)	1503.15	1168.00	1503.15	1168.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	886.29	195.65	886.29	195.65
17. Analytical Ratios *				
(i) Capital Adequacy Ratio	23.12%	19.61%	23.12%	19.61%
(ii) Earnings Per Share (EPS)	2.16	2.11	2.16	2.11
18) NPA Ratios *				
a) Amt of Gross NPA	25.41	14.41	25.41	14.41
Amt of Net NPA	6.59	6.30	6.59	6.30
b) % of Gross NPA	0.25%	0.16%	0.25%	0.16%
% of Net NPA	0.06%	0.09%	0.06%	0.09%
c) Return on Assets *	2.24%	2.63%	2.24%	2.63%

* Ratios are annualised

Registered Office : B/212, Arjun Centre, Plot No. 231, Govandi Station Road, Govandi, Mumbai-400088, Maharashtra.

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CIN No : U65999MH2009PTC197149, **Phone :** 0265 2313141 / 42,

Website : www.mpowermicro.com, **Email :** contact@mpowermicro.com



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Notes:

1. The financials results of the company for the year ended March 31, 2017 has been audited by the Company's Statutory Auditors, recorded by the Audit Committee and approved by the Board and taken on record by the Board of Directors at its meeting held on 26th May, 2017 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 31/03/2017 and 31/03/2016 represent the difference between the audited figures in respect of full financial year and published unaudited figures upto 30/09/2016 and 30/09/2015 respectively, which were subject to limited review by statutory auditors.
4. Previous year / half year figures have been regrouped where necessary to confirm 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 VIII NCD Issue 2015 : [ICRA] A (SO)	CBO VIII NCD Issue : 24th April, 2017	CBO VIII NCD Issue : 24th March, 2017 (paid on time)
CBO X 2015 NCD Issue : [ICRA] A (SO)	CBO X NCD Issue : 26th April, 2017	CBO X NCD Issue : 27th March, 2017 (paid on time)
PBI XV 2016 NCD Issue : [ICRA] BBB+ (SO)	PBI XV NCD Issue : 3rd April, 2017	PBI XV NCD Issue : 3rd March, 2017 (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

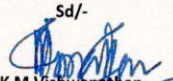
Debt-Equity Ratio :4.29

Net Worth: Rs. 2389.44 Lacs

Place : Mumbai
Date: 26/05/2017

For M Power Micro Finance Private Limited

Sd/-


K M Vishwanathan
(CEO & Director)

