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65/2, Sir Chittampalam A Gardiner Mawatha Colombo 02

Sri Lanka

# REPORT ON REVIEW OF FINANCIAL INFORMATION TO THE BOARD OF DIRECTORS OF ASIA ASSET FINANCE PLC

### Introduction

We have reviewed the accompanying statement of financial position of Asia Asset Finance PLC (the "Company") as of 31<sup>st</sup> March, 2020 and the related statements of comprehensive income and changes in equity for the year then ended, and other explanatory notes as set out on pages 01 to 15. Management is responsible for the preparation and fair presentation of this special purpose financial information in accordance with the Company's accounting policies. This special purpose financial information has been prepared solely to enable Muthoot Finance Limited (India), the Company's parent entity, to prepare its consolidated financial statements. Our responsibility is to express a conclusion on this special purpose financial information based on our review.

### Scope of Review

We conducted our review in accordance with Sri Lanka Standard on Review Engagements 2410, Review of Financial Information Performed by the Independent Auditor of the Entity. A review of financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Sri Lanka Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying special purpose financial information is not prepared, in all material respects, in accordance with the Company's accounting policies.

### Restriction on Use and Distribution

This special purpose financial information has been prepared for purposes of providing information to Muthoot Finance Limited (India) to enable it to prepare the consolidated financial statements of the group. As a result, the special purpose financial information is not a complete set of financial statements of Asia Asset Finance PLC in accordance with Sri Lanka Accounting Standards. The financial information may, therefore, not be suitable for another purpose or to be distributed to any other parties.

**CHARTERED ACCOUNTANTS** 

Colombo 02 15<sup>th</sup> May, 2020

VR/cc

### Page 1

### ASIA ASSET FINANCE PLC STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2020

Reven	ue from operations
	a) Interest income
	b) Dividend income
	C) Fee and commission income
	d) Net gain on fair value e) Service charges
	f) Money transfer
	g) Windmill income
I. 1	otal Revenue from operations
II. (	Other income
III. T	otal income [ I + II ]
Expen	
	a) Finance cost
	b) Interest on fixed deposits
	c) Impairment of financial
	d) Employee benefit expenses e) Depreciation, amortization and impairment
	f) Other expenses (to be specified)
	otal expenses
۷. ۶	rofit before expceptional items and tax [ III - IV ]
	xceptional items
	Profit before tax [ V- VI ]
VIII. I	Tax expense: (1) Current tax
	(2) Deferred tax
	(3) Earlier years adjustments
IX. F	Profit for the period from continuing operartions
	Profit from discontinued operations
	ax expense of discontinued operations
	Profit from discontinued operations (after tax) [ X -XI ] Profit for the period
	Other comprehensive income
	A) Items that will not be classified to profit or loss (specify items and amounts)
	Remeasurement gain / (loss) on defined benefit plan
	Fair value on investment in unquoted equity shares
	Income tax relating to items that will not be reclassified to profit or loss
	Subtotal (A)
	B) Items that will be classified to profit or loss (specify items and amounts)
	Income tax relating to items that will be reclassified to profit or loss
	Subtotal (B)
	Dther comprehensive income [ A + B ]  Total comprehensive income for the period [ XIII + XIV ]
	arnings per equity share (for continuing operations) asic (Rs.)
The ac	counting notes on pages 05 to 15 form an integral part of these financial information.

	Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31,03,2020	Year ended 31.03.2019
Notes	Rs.	Rs.	Rs.	Rs.	Rs.
1	796,976,286	757,121,878	751,870,653	3,043,709,078	2,722,660,945
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	796,976,286	757 121 070	751,870,653	3,043,709,078	2,722,660,945
2	20,441,802	757,121,878 102,726,634	25,556,431	288,910,076	146,095,814
2	817,418,088	859,848,512	777,427,084	3,332,619,154	2,868,756,759
					<u> </u>
3	259,783,169	241,988,141	174,280,541	915,565,860	653,643,540
3	192,634,467	177,161,904	207,896,971	788,668,230	779,722,805
4	109,707,203	101,742,670	112,620,797	381,645,114	357,620,797
5	79,704,971	103,974,755	97,605,903	317,624,067	286,069,853
6	11,530,631	13,336,975	13,481,988	51,791,363	49,297,615
7	175,920,291	179,465,956	159,718,646	784,008,229	648,495,110
	829,280,731	817,670,401	765,604,847	3,239,302,862	2,774,849,720
	(11,862,644)	42,178,111	11,822,237	93,316,291	93,907,039
	(11,862,644)	42,178,111	11,822,237	93,316,291	93,907,039
43			27 202 420		7 022 770
13	(8,530,516)	(5,682,410)	37,382,639	(23,162,926)	7,022,779
	-	-		-	-
	(20,393,160)	36,495,701	49,204,876	70,153,366	100,929,818
	-	-	-	-	-
		-		<u> </u>	-
	(20,393,160)	36,495,701	49,204,876	70,153,366	100,929,818
	(2,075,633)	-	(719,285)	(2,075,633)	(719,285)
	- (498,152)	-	(201,400)	- (498,152)	(201,400)
	(2,573,785)	-	(920,685)	(2,573,785)	(920,685)
	<del></del>	<u> </u>	<del></del>	<del></del> -	
	(2,573,785)	-	(920,685)	(2,573,785)	(920,685)
	(22,966,945)	36,495,701	48,284,191	67,579,581	100,009,133
26	(0.66)	1.79	1.19	0.57	0.94

(Unaudited)



NASSETS	AS AT 3151 MARCH 2020		As at	As at
Asset		Note		
a) Cash and cash equivalents b) Bank Balance other than (a) above 9 4,733,459 357,983 (b) Lasns e) Investments f) 0 12,639,336,352 11,556,026,398 e) Investments f) 0 ther financial assets a) Inventories b) Current tax assets (net) f) 13 22,736,580 3,732,303 c) Deferred tax Assets (net) f) 13 22,736,580 3,732,303 c) Deferred tax Assets (net) f) 14 225,922,647 249,583,725 d) Right of Use asset on leases f) 16 Right of Use asset on leases f) 17 19, Investment property f) 16 399,676,109 393,818,513 g) Other Intangible assets f) 17 40,420,339 11,043,610 f) Other non financial assets f) 18 173,173,037 190,580,569 f) Total non-financial assets f) 17 10 ther non-financial assets f) 17 10 ther non-financial assets f) 18 173,173,037 190,580,569 for total assets f) 18 18 173,173,037 190,580,569 for total assets f) 18 18 173,173,037 190,580,569 for total assets f) 18 18 173,173,037 190,580,569 for total assets f) 19 24,240 for the financial Itabilities g) 0 overdraft against deposit with banks g) 20 powerfart against deposit with banks g) Payables f) 19 (6,583,234,755 6,617,344,955 c) 6,617,344	200 00-000-000-000-000-000-000-000-000-0			17.5.
b) Bank Balance other than (a) above 9 4,733,459 1357,983 d) Loans 9 1,731,459 1357,983 d) Loans 10 12,639,336,352 11,556,026,398 e) Investments 11 860,630,696 691,744,865 f) Other financial assets 12 506,659 506,659 12,6659 506,659 12,6659 506,6		*		
Diams		8	507,205,673	643,419,215
Course   10		9	4,733,459	
11   80,030,696   691,744,865   70tal financial assets   12   506,659   506,659   506,659   70tal financial assets   14,012,612,839   12,892,055,120   12,892	7 access representation	10	12,639,536,352	
Total financial assets 12 0,00,639 12,892,055,120  2 Non-financial assets a) Inventories b) Current tax assets (net) 13 2,7,36,580 3,3732,303 c) Deferred tax Assets (net) 14 225,922,647 249,583,725 d) Right - of - Use asset on leases e) Property, plant and equityment 15 138,024,822 158,680,580 f) Investment property 16 399,678,109 393,818,513 g) Other Intangible assets 17 40,220,339 11,043,610 h) Other non financial assets 17 40,220,339 11,043,610 h) Other non financial assets 18 173,173,037 190,580,569 Total non-financial assets 18 173,173,037 190,580,569 Total assets 19 5,154,586,488 13,899,494,420  II. LIABILITIES AND EQUITY LIABILITIES  I Financial liabilities a) Overdraft against deposit with banks b) Payables c) Borrowings (other than debt securities) 20 6,683,253,255 4,958,735,615 d) Lease Liability e) Other financial liabilities a) Current tax liabilities b) Provisions c) Cohen non-financial liabilities c) 22 2,972,864 22,088,492 c) Other non-financial liabilities a) Current tax liabilities b) Provisions c) 24 1,791,478,691 c) Cher non-financial liabilities c) 25 379,974,121 c) Other non-financial liabilities c) 126,867,870 Total liabilities a) Current tax liabilities c) 126,867,870 Total non-financial liabilities c) 24,952,880,802 c) Other non-financial liabilities c) 126,299,758 c) 238,956,356 c) Cohen non-financial liabilities c) 137,974,869 c) Cohen non-financial liabilities c) 14,952,880,802 c) Other non-financial liabilities c) 151,543,586,488 c) 13,899,494,420 c) Cohen non-financial liabilities c) 151,543,586,488 c) 13,	The state of the s	11	860,630,696	
Non-financial assets   14,014,612,637   12,892,055,120		12	506,659	506,659
a) Inventories b) Current tax assets (net) c) Current tax assets (net) d) Right - of - Use asset on leases e) Property, plant and equipment e) Property, plant and equipment f) Investment property f) 16 399,678,109 g) Other Intangible assets f) Investment property f) 16 399,678,109 g) Other Intangible assets f) Investment property f) 16 399,678,109 g) Other Intangible assets f) Investment property f) 17 40,220,339 g) Other Intangible assets f) 18 173,173,037 g) 190,580,580 Total non-financial assets Total non-financial assets Total non-financial issets Total iss	Total financial assets		14,012,612,839	12,892,055,120
b) Current tax assets (net) 13 27,736,580 3,732,303 c) Deferred tax Assets (net) 14 225,922,647 249,583,725 d) Right - of - Use asset on leases 137,210,455 138,032,482 158,680,880 f) Investment property 15 138,032,482 158,680,880 f) Investment property 16 399,678,109 393,818,513 g) Other Intangible assets 17 40,220,339 11,043,610 h) Other non financial assets 17 40,220,339 11,043,610 h) Other non financial assets 17 40,220,339 11,043,610 h) Other non financial liabilities 18 18 173,173,037 190,580,569 Total non-financial assets 18 173,173,649 1,007,439,300 r) Total assets 19 15,154,586,488 13,899,494,420 r) LIABILITIES AND EQUITY LIABILITIES AND EQUITY LIABILITIES AND EQUITY 19 6,585,234,705 6,617,344,955 e) Borrowings (other than debt securities) 20 6,086,325,325 4,958,735,615 e) Depayables 19 6,585,234,705 6,617,344,955 e) Depayables 19 6,585,234,705 6,617,344,955 e) Other financial liabilities 21 126,200,872 e) Other financial liabilities 21 295,240 295,499 Total financial liabilities 22 29,972,664 22,088,492 e) Other financial liabilities 22 29,972,664 22,088,492 e) Other non-financial liabilities 22 29,972,664 22,088,492 e) Other non-financial liabilities 22 29,972,664 22,088,492 e) Other non-financial liabilities 22 39,972,664 22,088,492 e) Other non-financial liabilities 23 396,326,894 216,867,870 Total non-financial liabilities 24 1,791,478,691 1,640,493,541 500,493,5	2 Non-financial assets			24
Company   Comp				_
C. Deferred tax Assets (net)   14   225,922,647   249,833,725   18   137,210,455   137,210,455   137,210,455   137,210,455   137,210,455   137,210,455   138,032,482   158,680,580   10   10   10   10   10   10   10		13	27.736 580	3 732 303
d) Right - of - Use asset on leases         137,210,455           e) Property, plant and equipment         15         138,032,482         158,680,580           f) Investment property         16         399,678,109         393,818,513           g) Other Intangible assets         17         40,220,339         11,043,610           h) Other non financial assets         18         173,173,037         190,580,569           Total non-financial assets         1,141,973,649         1,007,439,300           Total assets         15,154,586,488         13,899,494,420           II. LIABILITIES         1         58,777,776         131,273,907           Verdraft against deposit with banks         58,777,776         6,617,344,955           b) Payables         19         6,585,234,705         6,617,344,955           c) Borrowings (other than debt securities)         20         6,086,325,325         4,958,735,615           d) Lease Liabilitie         12,295,240         295,499           Total financial liabilities         12,2856,833,918         11,707,649,976           2 Non-financial Liabilities         22         29,972,864         22,088,492           c) Other non-financial liabilities         22         29,972,864         216,867,870           Total non-financial liabilities				
Property, plant and equipment   15   138,032,482   158,680,580   16   399,678,109   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   39,000   393,818,513   393,818,51   393,818,513   393,818,513   393,818,513   393,818,51   393,818,513   393,818,51   393,818,51   393,818,51   393,818,51   393,				247,303,723
1) Investment property g) Other Intangible assets h) Other non financial assets Total non-financial assets Total non-financial assets Total liabilities Total liabilities Total assets Tota	e) Property, plant and equipment	15		158 680 580
9) Other Intangible assets h) Other non financial assets Total non-financial assets Total non-financial assets Total assets  II. LIABILITIES  III. LIABILITIE	f) Investment property			A STATE OF THE PARTY OF THE PAR
18		17		5 12
Total non-financial assets   1,141,973,649   1,007,439,300     Total assets   15,154,586,488   13,899,494,420     II. LIABILITIES AND EQUITY				(2)
15,154,586,488   13,899,494,420   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,154,586,488   15,1	Total non-financial assets	-		
II. LIABILITIES AND EQUITY   LIABILITIES   STRANGE   S	Total assets	-		
Provisions   Pro	II. LIABILITIES AND EQUITY			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
131,273,907     126,200,872     126,200,872     126,200,872     126,200,872     1295,240     1295,240     12,856,833,918     11,707,649,976     12,856,833,918     11,707,649,976     1,707,649,976     1,867,870				
b) Payables c) Borrowings (other than debt securities) c) Borrowings (other than debt securities) d) Lease Liability e) Other financial liabilities Total financial Liabilities a) Current tax liabilities (net) b) Provisions c) Other non-financial liabilities a) Current fax liabilities a) Current fax liabilities a) Current fax liabilities a) Current fax liabilities b) Provisions c) Other non-financial liabilities c) Other non-financial liabilities c) Total non-financial liabilities c) Total non-financial liabilities c) Total equity a) Equity share capital b) Other equity Total equity Total liabilities and equity  Net assets value per share	1 Financial liabilities			
b) Payables c) Borrowings (other than debt securities) c) Borrowings (other than debt securities) d) Lease Liability e) Other financial liabilities Total financial Liabilities a) Current tax liabilities (net) b) Provisions c) Other non-financial liabilities a) Current fax liabilities a) Current fax liabilities a) Current fax liabilities a) Current fax liabilities b) Provisions c) Other non-financial liabilities c) Other non-financial liabilities c) Total non-financial liabilities c) Total non-financial liabilities c) Total equity a) Equity share capital b) Other equity Total equity Total liabilities and equity  Net assets value per share	a) Overdraft against deposit with banks		F0 777 77/	
Column   Securities		10		
Case Liability	c) Borrowings (other than debt securities)			
21		20		4,958,735,615
Total financial liabilities         12,856,833,918         11,707,649,976           2 Non-financial Liabilities         3 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	e) Other financial liabilities	21	12-0-10-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-	- 1
2 Non-financial Liabilities         a) Current tax liabilities (net)         b) Provisions       22       29,972,864       22,088,492         c) Other non-financial liabilities       23       96,326,894       216,867,870         Total non-financial liabilities       126,299,758       238,956,362         3 Equity       24       1,791,478,691       1,640,493,541         b) Other equity       25       379,974,121       312,394,541         Total equity       2,171,452,812       1,952,888,082         Total liabilities and equity       15,154,586,488       13,899,494,420	Total financial liabilities	-		
a) Current tax liabilities (net) b) Provisions c) Other non-financial liabilities Total non-financial liabilities  3 Equity a) Equity share capital b) Other equity Total equity Total equity Total liabilities and equity  22 29,972,864 22,088,492 23 96,326,894 216,867,870 24 126,299,758 238,956,362 25 379,758 238,956,362 26 1,791,478,691 1,640,493,541 27 27 379,974,121 312,394,541 28 27 379,974,121 312,394,541 29 27 379,974,121 312,394,541 20 27 379,974,		-	12,856,833,918	11,707,649,976
b) Provisions 22 29,972,864 22,088,492 c) Other non-financial liabilities 23 96,326,894 216,867,870 Total non-financial liabilities 126,299,758 238,956,362 238,956,362 3 Equity share capital 24 1,791,478,691 1,640,493,541 b) Other equity 25 379,974,121 312,394,541 Total equity 27 Total equity 27 Total liabilities and equity 28 Total liabilities and equity 29 Total liabilities and equity 20 Total liabilities 20 Total liabili				
c) Other non-financial liabilities       22       29,972,864       22,088,492         Total non-financial liabilities       23       96,326,894       216,867,870         126,299,758       238,956,362         3 Equity         a) Equity share capital       24       1,791,478,691       1,640,493,541         b) Other equity       25       379,974,121       312,394,541         Total equity       2,171,452,812       1,952,888,082         Total liabilities and equity       15,154,586,488       13,899,494,420				
Total non-financial liabilities         25         96,326,094         216,867,870           3 Equity         126,299,758         238,956,362           3 Equity share capital         24         1,791,478,691         1,640,493,541           b) Other equity         25         379,974,121         312,394,541           Total equity         2,171,452,812         1,952,888,082           Total liabilities and equity         15,154,586,488         13,899,494,420		22	29,972,864	22,088,492
3 Equity a) Equity share capital b) Other equity Total equity Total liabilities and equity  Net assets value per share		23	96,326,894	216,867,870
a) Equity share capital b) Other equity Total equity Total liabilities and equity  Net assets value per share	rotal non-financial liabilities	_	126,299,758	238,956,362
b) Other equity Total equity Total liabilities and equity  Net assets value per share				
b) Other equity Total equity Total liabilities and equity  Net assets value per share  25 379,974,121 312,394,541 2,171,452,812 1,952,888,082 15,154,586,488 13,899,494,420	a) Equity share capital	24	1,791,478,691	1.640 493 541
Total equity         2,171,452,812         1,952,888,082           Total liabilities and equity         15,154,586,488         13,899,494,420		25	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1
Total liabilities and equity		_		
Net assets value per share	Total liabilities and equity	-		
18.40 18.18	Net assets value per share	=		
	,	-	18.40	18.18

The accounting notes on pages 05 to 15 form an integral part of these financial information.

These Financial Statements are in compliance with the requirements of the Companies Act No.07 of 2007.

Geethika Elwalage

Deputy General Manager - Finance

The Board of Directors is responsible for the preparation and presentation of the financial information.

Approved and signed for and on behalf of the Board.

R.J.A Gunawardena

Director/Chief Executive Officer

Chanalhandra

C. Ramachandra Chairman

Colombo

### ASIA ASSET FINANCE PLC STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2020

	Equity share capital Rs.	Share premium account Rs.	General reserve Rs.	Retained earnings Rs.	Total Rs.
Delegan on at 21st Neval 2019	4 200 025 272	/F 29/ 047	2 000 000	404 (40 094	4 050 022 274
Balance as at 31st March 2018	1,388,935,273	65,386,917	3,000,000	401,610,081	1,858,932,271
Impact of adoption of SLFRS 9	-	-	-	(257,611,590)	(257,611,590)
Recognition of SLFRS - 09 ECLs	-	-	-	(357,793,876)	(357,793,876)
Deferred tax on transitional adjustments	-	-	-	100,182,286	100,182,286
Balance as at 1st April 2018	1,388,935,273	65,386,917	3,000,000	143,998,491	1,601,320,681
Total comprehensive income for the year					
Profit for the Period	-	-	-	100,929,818	100,929,818
Other comprehensive expense (net of tax)	-	-	-	(920,685)	(920,685)
Total comprehensive income for the year	-	-	-	100,009,133	100,009,133
Transactions with equity holders recognized directly in equity  Proceeds from right issue of ordinary shares	251,558,268	-	<u>-</u>	-	251,558,268
Transfers to reserves	-	5,000,457	-	(5,000,457)	, , -
	251,558,268	5,000,457	-	(5,000,457)	251,558,268
Balance as at 31st March, 2019	1,640,493,541	70,387,374	3,000,000	239,007,167	1,952,888,082
Total comprehensive income for the year					
Profit for the year	-	-	-	70,153,366	70,153,366
Other comprehensive expense (net of tax)	-	-	-	(2,573,785)	-2,573,785
Total comprehensive income for the year	-	-	-	67,579,581	67,579,581
Transactions with equity holders recognized directly in equity					
Proceeds from right issue of ordinary shares	150,985,150	-	-	-	150,985,150
Transfers to reserves	<u> </u>	3,507,668		(3,507,668)	<u>-</u>
	150,985,150	3,507,668	-	64,071,913	218,564,731
Balance as at 31st March, 2020	1,791,478,691	73,895,042	3,000,000	303,079,080	2,171,452,813

Figures in brackets indicate deductions.

The accounting notes on pages 05 to 15 form an integral part of these financial information.

Colombo 15th May 2020



ASIA ASSET FINANCE PLC STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH, 2020

Profit   (103) on sale of whicle stock	FOR THE YEAR ENDED 31ST MARCH, 2020			
Profits before income tax	·	Note		
Adjacements for   Depreciation for Lease Buildings   \$1,701,363   \$51,006.612   Depreciation for Lease Buildings   \$2,177,606   \$17,214,770   \$17,214,770   \$17,214,770   \$177,606   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$17,214,770   \$18,151,724   \$17,214,770   \$18,151,724   \$	Cash flows from operating activities			
Depreciation and amortization   51,791,363   51,000,612     Lease Interest expense   17,214,710   17,214,710     Expense Interest expense   17,214,710   17,214,710     Expense Interest expense   17,214,710   17,214,710     Expense Interest expense   17,214,710   17,214,710   17,214,710     Expense Interest Expense   17,214,710	Profit before income tax		93,316,291	93,907,039
Depreciation for Lease Bildings   29,177,606   17,224,770   Impairment of Lease Interest expense   17,224,770   Impairment of Lease Inter purchase, loans and advances   381,445,114   37,602,797   37,602,797   37,602,797   381,615,101   37,602,797   381,615,101   381				
Lease Interest expenses	·			51,006,612
Impartment of lease intre purchase, loans and advances	·			-
Early termination of loans, leases and hire purchase   15,159,0521   315,561,3731   Non-cash literises lincided in profit before tax (WHT and Notional tax)   1,126,1572   1,151,5022   1				- 257 620 707
Non-cash items included in profit before tax (WHT and Notional tax)  Net interest income on commercial papers Interest income on Unit Trust Profit / (loss) on sale of vehicle stock Loss on sale of relied for trading securities Cash / (loss) on sale of whelf of trading securities Cash / (loss) on fair valuation of held for trading securities Cash / (loss) on fair valuation of held for trading securities Cash / (loss) on fair valuation of held for trading securities Cash / (loss) on fair valuation of held for trading securities Cash generated from operations before working capital changes  (lincrease) / (decrease in lease rentals receivable and hire purchase (lincrease) / (decrease in lease rentals receivable and hire purchase (lincrease) / (decrease in lease rentals receivable and hire purchase (lincrease) / (decrease in lease rentals receivables) (lincrease) / (decrease in lease rentals receivables) (lincrease) / (decrease) in deposits and prepayments (lincrease) / (decrease) in deposits from customers (lincrease) / (decrease) / (lincrease) / (				
Net Interest Margina/Justment   13,176,177   21,159,020   Interest income on commercial papers   6(1,070,350)   6(6,734,305)   10,150,000   6(6,741,305)   10,150,000   6(6,741,305)   10,150,000   6(6,741,305)   10,150,000			. , , ,	
Interest income on nommercial papers   (6,179,381)   (6,174,305)   Interest income on Unit Trust   (3,493,05)   (3,493,05)   Profit / (loss) on sale of vehicle stock   (3,493,05)   (3,4				
Profit   (105) on sale of whicle stock				(6,234,305)
Loss on sale of held for trading securities				- '
Sails from sale of property, plant and equipment, investment property and real estate inventions   (247,077)   (2,814,867)   Provision for retirement benefit liability   (3,747,2765)	Profit / (loss) on sale of vehicle stock		1,563,569	(86,431)
Cash s from sale of property, plant and equipment, investment property and real estate inventories   247, 057, 12, 248, 187, 127, 127, 127, 127, 127, 127, 127, 12	Loss on sale of held for trading securities		125	1,614
Provision for retirement benefit liability   5,277,965   15,277,965   16,161,514   14,485,077   10,673,096   11,485,077   10,673,096   11,485,077   10,673,096   11,485,077   10,673,096   11,485,077   10,673,096   11,485,077   10,673,096   11,485,077   10,673,096   11,485,077	Gain/loss on fair valuation of held for trading securities		-	•
Case	Gains from sale of property, plant and equipment, investment property and real estate inventorie	S	(247,057)	(2,841,867)
Cash generated from operations before working capital changes         1,448,057,077         1,067,350,969,079           (Increase)/decrease in lease rentals receivable and hire purchase         1,784,117,5049         (82,276,637,600,000)           (Increase)/decrease in other receivables         4(72,010)         (92,414,116,000)           (Increase)/decrease in deposits and prepayments         1(16,807,777)         473,003,114,116,116,116,116,116,116,116,116,116	Provision for retirement benefit liability			5,272,963
(Increase)/decrease in lease rentals receivable and hire purchase	,			
(1,724,175,049)   (862,75,657)   (10rcases)/decrease in loans and advances   (172,107)   (924,414)   (10crease)/decrease in deposits and prepayments   (16,807,777)   (47,300,314)   (16,1007,777)   (17,300,314)   (16,1007,777)   (17,300,314)   (17,1006)   (120,541,235)   (16,101,7538)	Cash generated from operations before working capital changes		1,448,057,077	1,067,350,961
(197, 197, 197, 197, 197, 197, 197, 197,	(Increase)/decrease in lease rentals receivable and hire purchase			(1,936,369,097)
(1,7,00,7,71)	(Increase)/decrease in loans and advances		(1,724,175,049)	(862,275,657)
1,0,1,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	(Increase)/decrease in other receivables		(472,010)	(924,414)
Increase/ (decrease) Other non-financial liabilities	(Increase)/decrease in deposits and prepayments		(16,807,777)	(47,300,314)
Net cash from operating activities before income tax payments         (167,213,869)         (1,354,228,254)           Taxes paid Gratuity paid Rent paid         (22,740,148)         (3,047,521)           Net cash used in operating activities         (248,608,416)         (3,948,706)           Cash flows from / (used in) investing activities         (27,787,206)         (57,293,522)           Acquisition of property, plant and equipment         (27,787,206)         (5,506,856)           Acquisition of investment property         (5,895,96)         (16,200,999)           Proceeds from sale of investment property         (5,895,96)         (17,300,000)           Acquisition of Vehicle stock         (7,350,000)         19,000,000           Proceeds from sale of vehicle stock         (7,350,000)         19,000,000           Investments in commercial papers         (280,000,00)         -           Proceeds from sale of vehicle stock         (250,000,00)         -           Proceeds from sale of held for trading securities         (250,000,000)         -           Proceeds from sale of property, plant and equipment         (66,643)         2,836,973           Net cash from investing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from sale of property, plant and equipment         (66,643)         2,836,973           Ne	Increase/(decrease) in deposits from customers		(32,110,250)	261,277,709
Taxes paid Gratuity paid Rent paid (Part) p	Increase/(decrease) Other non-financial liabilities		(120,541,235)	164,012,558
Gratuity paid         (1,232,500)         (3,94,870)           Rent paid         (57,41,899)         (-1,242,500)           Net cash used in operating activities         (248,608,416)         (1,389,794,525)           Cash flows from / (used in) investing activities         (27,787,206)         (57,293,522)           Acquisition of property, plant and equipment         (27,787,206)         (57,293,522)           Acquisition of intangible assets         (17,178,478)         (5,508,596)           Acquisition of investment property         (5,895,996)         (14,200,099)           Proceeds from sale of whicle stock         17,350,000         19,000,000           Proceeds from sale of whicle stock         (280,000,000)         1,000,000           Investments in Unit Trust         (280,000,000)         2,000,000           Proceeds from commercial papers         (280,000,000)         2,000,000           Proceeds from sale of property, plant and equipment         (250,000,000)         2,000,000           Proceeds from sale of property, plant and equipment         (23,144)         2,363,073           Ret cash from investing activities         (23,144)         2,362,373           Ret cash from investing activities         (36,643,43)         2,862,438           Proceeds from other borrowed funds         (4,61,804,80)	Net cash from operating activities before income tax payments		(167,213,869)	(1,354,228,254)
Rent paid         (57,421,899)         - Cade (248,084)         - Cade (248,084)         - Cade (248,082)	Taxes paid		(22,740,148)	(31,617,521)
Net cash used in operating activities         (248,608,416)         (1,389,794,525)           Cash flows from / (used in) investing activities         (27,787,206)         (57,293,522)           Acquisition of intogetiple assets         (17,178,378)         (5,506,856)           Acquisition of investment property         (5,895,956)         (14,220,059)           Proceeds from sale of investment property         (5,895,956)         (14,220,059)           Proceeds from sale of vehicle stock         17,350,000         (37,565,049)           Proceeds from sale of vehicle stock         (280,000,000)         1           Investments in commercial papers         (280,000,000)         1           Proceeds from sale of held for trading securities         (280,000,000)         1           Proceeds from sale of property, plant and equipment         (25,900,000)         1           Proceeds from sale of property, plant and equipment         (4,421,488,571)         (3,426,336,573)           Net cash from investing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from sale of property, plant and equipment         (4,421,488,571)         (3,426,336,554)           Net cash from investing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from sale of property, plant and equipment         (4,421,488,571)         (3,426,336,554)<	Gratuity paid		(1,232,500)	(3,948,750)
Cash flows from / (used in) investing activities         (27,787,206)         (57,293,522)           Acquisition of property, plant and equipment         (27,787,206)         (57,293,522)           Acquisition of investment property         (5,895,956)         (14,220,059)           Proceeds from sale of investment property         (5,895,956)         (14,220,059)           Proceeds from sale of vehicle stock         17,350,000         (37,555,049)           Proceeds from sale of vehicle stock         17,350,000         (19,000,000)           Investments in commercial papers         (280,000,000)         -           Proceeds from commercial papers         (286,170,584)         213,479,053           Investments in Unit Trust         (250,000,000)         -           Proceeds from Unit Trust         (250,000,000)         -           Proceeds from sale of held for trading securities         253,493,043         -           Proceeds from sale of property, plant and equipment         666,643         2,836,973           Net cash from investing activities         (4,421,488,571)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from other borrowed funds         (4,611,800,768)         4,802,371,833           Proceed from right issue         150,9	Rent paid			-
Acquisition of property, plant and equipment         (27,787,206)         (57,293,522)           Acquisition of intengible assets         (17,178,378)         (5,508,556)           Acquisition of investment property         (5,89,596)         (14,220,059)           Proceeds from sale of investment property         -         17,300,000           Acquisition of Vehicle Stock         17,350,000         19,000,000           Proceeds from sale of vehicle stock         17,350,000         19,000,000           Investments in commercial papers         286,170,584         213,479,053           Investments in Unit Trust         (250,000,000)         -           Proceeds from Sale of held for trading securities         253,493,043         -           Proceeds from sale of held for trading securities         666,643         2,836,973           Net cash from Investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         3,426,336,554           Proceeds from other borrowed funds         (4,421,488,571)         3,426,336,554           Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         150,985,150         251,558,268           Net increase in cash and cash equivalents at the beginning of the ye	Net cash used in operating activities		(248,608,416)	(1,389,794,525)
Acquisition of intrangible assets Acquisition of intrangible assets Acquisition of intrangible assets Acquisition of investment property C5,859,960 Acquisition of Vehicle Stock C4,201,500 Acquisition of Vehicle Stock C5,859,649 Proceeds from sale of vehicle Stock C80,000,000 Investments in commercial papers C80,000,000 Investments in commercial papers C80,000,000 Investments in commercial papers C80,000,000 Investments in Unit Trust C80,000,000 Investments in Unit Trust C80,000,000 Proceeds from sale of held for trading securities Proceeds from sale of property, plant and equipment Repayment of other borrowed funds Repayment of minancing activities Repayment of other borrowed funds Repayment of minancing activities Repayment of other borrowed funds Repayment of other borrowed f				
Acquisition of investment property Proceeds from sale of investment property Proceeds from sale of investment property Proceeds from sale of vehicle Stock Proceeds from commercial papers Proceeds from commercial papers Proceeds from commercial papers Proceeds from brittrust Proceeds from Unit Trust Proceeds from Unit Trust Proceeds from sale of held for trading securities Proceeds from sale of held for trading securities Proceeds from sale of property, plant and equipment Proceeds from sale of property, plant and equipment Proceeds from Investing activities Proceed from right issue Proceed from financing activities Proceed from right issue Proceed from right issue Proceed from financing activities Proceed from right issue Proceed from right issue Proceed from right issue Proceed from financing activities Proceed from right issue Proceed from right issue Proceed from right issue Proceed from right issue Proceed from financing activities Proceed from right issue Proceed from r				
Proceeds from sale of investment property         1,7,300,000           Acquisition of Vehicle Stock         17,350,000           Proceeds from sale of vehicle stock         17,350,000           Investments in commercial papers         286,170,584           Proceeds from mercial papers         286,170,584           Investments in Unit Trust         (250,000,000)           Proceeds from Unit Trust         253,493,043           Proceeds from sale of held for trading securities         23,493,043           Proceeds from sale of property, plant and equipment         666,643         2,836,973           Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Repayment of other borrowed funds         (4,421,488,571)         (3,426,336,554)           Proceeds from other borrowed funds         (4,421,488,571)         (3,426,336,554)           Proceeds from financing activities         150,985,150         251,558,268           Net cash generated from financing activities         190,985,150         251,558,268           Net increase in cash and cash equivalents         190,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A         1,204,248,031         828,214,080 <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td> <td></td>	· · · · · · · · · · · · · · · · · · ·			
Acquisition of Vehicle Stock 17,350,049) Proceeds from sale of vehicle stock 17,350,000 19,000,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000 19,000,000,000 19,000,000,000 19,000,000			(5,859,596)	
Proceeds from sale of vehicle stock Investments in commercial papers         17,359,000         19,000,000           Proceeds from commercial papers         286,170,584         213,479,053           Investments in Unit Trust         (250,000,000)         -           Proceeds from Unit Trust         253,493,043         -           Proceeds from sale of held for trading securities         204,389         -           Proceeds from sale of property, plant and equipment         666,643         2,836,973           Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from other borrowed funds         (4,511,800,768         4,802,371,833           Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents in reverse repurchase agreements against the treasury bills and bonds at amortized cost         643			-	
Proceeds from commercial papers   (280,000,000)   21,479,053   21,479,053   213,479,	•		17 350 000	
Proceeds from commercial papers         286,170,584         213,479,053           Investments in Unit Trust         (250,000,000)         -           Proceeds from Sale of held for trading securities         253,493,043         -           Proceeds from sale of held for trading securities         666,643         2,838,6973           Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Proceeds from other borrowed funds         (4,651,800,768         4,802,371,833           Proceeds from other borrowed funds         4,651,800,768         4,802,371,833           Proceeds from financing activities         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         A 1,204,248,031         828,214,080           Bank overdraft         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,740         622,				17,000,000
Investments in Unit Trust	·			213,479,053
Proceeds from Unit Trust         253,493,043         -           Proceeds from sale of held for trading securities         204,389         204,389           Proceeds from sale of held for trading securities         666,643         2,836,973           Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Repayment of other borrowed funds         4,651,800,768         4,802,371,833           Proceeds from other borrowed funds         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B 1,313,792,052         1,204,248,031           At the end of the year         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,740         622,975,267           Bash and cash equivalents         511,939,132         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills a	· ·			-
Proceeds from sale of held for trading securities         204,389           Proceeds from sale of property, plant and equipment         666,643         2,836,973           Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         8         (4,421,488,571)         (3,426,336,554)           Repayment of other borrowed funds         4,651,800,768         4,802,371,833           Proceeds from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A         1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B         1,313,792,052         1,204,248,031           At the beginning of the year         8         643,777,198         660,159,119           Cash and cash equivalents         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,70         622,975,264           At the end of the year         8         11,313,73,007         (443,777,198         643,777,198 <t< td=""><td></td><td></td><td></td><td>-</td></t<>				-
Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Repayment of other borrowed funds         4,651,800,768         4,802,371,833           Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B 1,313,792,052         1,204,248,031           At the beginning of the year         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,740         622,975,267           At the end of the year         (131,273,907)         (454,920,306)           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         511,939,132         643,777,198           At the end of the year         511,939,132         643,777,198         660,7744,740         660,744,740,708			-	204,389
Net cash from investing activities         (23,144,910)         138,234,929           Cash flows from / (used in) financing activities         (4,421,488,571)         (3,426,336,554)           Repayment of other borrowed funds         4,651,800,768         4,802,371,833           Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B 1,313,792,052         1,204,248,031           At the beginning of the year         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,740         622,975,267           At the end of the year         (131,273,907)         (454,920,306)           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         511,939,132         643,777,198           At the end of the year         511,939,132         643,777,198         660,7744,740         660,744,740,708			666,643	2,836,973
Repayment of other borrowed funds         (4,421,488,571)         (3,426,336,554)           Proceeds from other borrowed funds         4,651,800,768         4,802,371,833           Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A         1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B         1,313,792,052         1,204,248,031           At the beginning of the year         643,777,198         660,159,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         691,744,740         622,975,267           Bank overdraft         (131,273,907)         (454,920,306)           At the end of the year         Note B           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           Bank overdraft         (58,777,776)         (131,273,907)         (131,273,907)           Bank overdraft         (58,777,776)	Net cash from investing activities		(23,144,910)	138,234,929
Proceeds from other borrowed funds       4,651,800,768       4,802,371,833         Proceed from right issue       150,985,150       251,558,268         Net cash generated from financing activities       381,297,347       1,627,593,547         Net increase in cash and cash equivalents       109,544,021       376,033,951         Cash and cash equivalents at the beginning of the year       A       1,204,248,031       828,214,080         Cash and cash equivalents at the end of the year       Note A         Cash and cash equivalents in reverse repurchase agreements against the treasury bills and bonds at amortized cost       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)         At the end of the year       Note A       Note A         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)       (131,273,907)       (131,27				
Proceed from right issue         150,985,150         251,558,268           Net cash generated from financing activities         381,297,347         1,627,593,547           Net increase in cash and cash equivalents         109,544,021         376,033,951           Cash and cash equivalents at the beginning of the year         A 1,204,248,031         828,214,080           Cash and cash equivalents at the end of the year         B 1,313,792,052         1,204,248,031           At the beginning of the year         643,777,198         660,159,119           Cash and cash equivalents         691,744,740         622,975,267           Bank overdraft         (131,273,907)         (454,920,306)           At the end of the year         Note B           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           Bank overdraft         860,630,696         691,744,740         643,777,198         643,777,198           Cash and cash equivalents         511,939,132         643,777,198         660,179,119           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           G58,777,776         (131,273,907)         (131	Repayment of other borrowed funds			(3,426,336,554)
Net cash generated from financing activities       381,297,347       1,627,593,547         Net increase in cash and cash equivalents       109,544,021       376,033,951         Cash and cash equivalents at the beginning of the year       A       1,204,248,031       828,214,080         Cash and cash equivalents at the end of the year       B       1,313,792,052       1,204,248,031         At the beginning of the year       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)         At the end of the year       Note B         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       1,204,248,031	Proceeds from other borrowed funds		4,651,800,768	4,802,371,833
Net increase in cash and cash equivalents  Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the year  At the beginning of the year  Cash and cash equivalents at the end of the year  At the beginning of the year  Cash and cash equivalents Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost Bank overdraft  At the end of the year  Cash and cash equivalents  At the end of the year  Cash and cash equivalents  At the end of the year  Cash and cash equivalents  Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost  At the end of the year  Cash and cash equivalents  Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost  Bank overdraft  Solution  Solutio	Proceed from right issue		150,985,150	251,558,268
Cash and cash equivalents at the beginning of the year       A 1,204,248,031       828,214,080         Cash and cash equivalents at the end of the year       B 1,313,792,052       1,204,248,031         At the beginning of the year       Note A         Cash and cash equivalents       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)       454,920,306)       454,920,306)       828,214,080         At the end of the year       Still, 939,132       643,777,198       882,214,080         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,274,248,031)	Net cash generated from financing activities		381,297,347	1,627,593,547
Cash and cash equivalents at the beginning of the year       A 1,204,248,031       828,214,080         Cash and cash equivalents at the end of the year       B 1,313,792,052       1,204,248,031         At the beginning of the year       Note A         Cash and cash equivalents       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)       454,920,306)       454,920,306)       828,214,080         At the end of the year       Still, 939,132       643,777,198       882,214,080         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,273,907)         Bank overdraft       (58,777,776)       (131,273,907)       (131,273,907)       (131,274,248,031)	Net increase in cash and cash equivalents		109.544.021	376.033.951
Cash and cash equivalents at the end of the year       B       1,313,792,052       1,204,248,031         At the beginning of the year       Note A         Cash and cash equivalents       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)         At the end of the year       Note B         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)         1,313,792,052       1,204,248,031		Α		
Cash and cash equivalents       643,777,198       660,159,119         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)         At the end of the year       Note B         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)         1,313,792,052       1,204,248,031				
Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       691,744,740       622,975,267         Bank overdraft       (131,273,907)       (454,920,306)         At the end of the year       Note B         Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)         Bank overdraft       1,313,792,052       1,204,248,031			( 12 === :00	
Bank overdraft         (131,273,907)         (454,920,306)           At the end of the year         Note B           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           Bank overdraft         (58,777,776)         (131,273,907)           1,313,792,052         1,204,248,031				
At the end of the year         Note B           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           Bank overdraft         (58,777,776)         (131,273,907)           1,313,792,052         1,204,248,031				
At the end of the year         Note B           Cash and cash equivalents         511,939,132         643,777,198           Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost         860,630,696         691,744,740           Bank overdraft         (58,777,776)         (131,273,907)           1,313,792,052         1,204,248,031	Dalik Overuidit			
Cash and cash equivalents       511,939,132       643,777,198         Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)         1,313,792,052       1,204,248,031			1,204,240,031	040,414,080
Investment in reverse repurchase agreements against the treasury bills and bonds at amortized cost       860,630,696       691,744,740         Bank overdraft       (58,777,776)       (131,273,907)         1,313,792,052       1,204,248,031	At the end of the year			Note B
Bank overdraft (58,777,776) (131,273,907) (131,273,907) (1,204,248,031)	•			
<u>1,313,792,052</u> <u>1,204,248,031</u>				
	Bank overdraft			
	Figures in brackets indicate deductions.		1,313,/92,052	1,204,248,031

Partered Account

rigares in brackets indicate deductions.

The accounting notes on pages 05 to 15 form an integral part of these financial information.



		Quart	er ended 31.03	3.2020	Quai	ter ended 31.12	.2019	Quar	ter ended 31.03	.2019	Per	iod ended 31.03.2	2020	Per	od ended 31.03.2	2019
		On financial asset measured at fair value through OCI	On financial asset measured at amortised cost	On financial assets classified at fair value through profit and loss	On financial asset measured at fair value through OCI	On financial asset measured at amortised cost	On financial assets classified at fair value through profit and loss	at fair value through OCI	On financial asset measured at amortised cost	On financial assets classified at fair value through profit and loss	On financial asset measured at amortised cost	at amortised cost	On financial assets classified at fair value through profit and loss	On financial asset measured at fair value through OCI	On financial asset measured at amortised cost	On financial assets classified at fair value through profit and loss
1.	Interest income	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1.1	Interest on loans															
	HP	-	-	-	-	5,000	-		3,266,518		-	25,375	-	-	4,536,076	-
	Micro finance loan	-	19,035,706	-	-	26,209,281	-		54,331,980		-	115,471,701	-	-	296,746,022	-
	Personal loan	-	51,433,541	-	-	69,624,008	-		58,683,961		-	265,280,148	-	-	338,660,366	-
	GPL Pledge	-	26,924,325	-	-	34,108,990 22,810,703	-		45,479,137		-	139,278,942	-	-	164,688,261 83,086,989	-
	Lease	-	20,316,393	-	-	311,799,768	-		22,944,711		-	86,566,845	-	-	892,924,491	-
	Gold loan	-	259,152,484 192,517,100	-	-	165,800,733	-		275,151,735 159,858,410		-	1,180,119,244 655,053,124	-	-	479,727,848	-
	Revolving Loan Interest Income	-	192,317,100	•	•	103,000,733	•		137,030,410		-	055,055,124	-	-	-177,727,040	•
	Mortgage loan	_	75,462,825	_	_	75,085,636			53,776,718			293,372,074	_	_	294,735,317	_
	Cheque discounting	-	73,402,023	_	_	-			39,254			39,691			142,146	
	Over due interest	-	41,637,438	-	-	26,885,086	-		33,428,464		-	119,095,322	-	-	73,337,230	-
	Wrriten off contract	-	73,371,483	-	-	-	_		24,087,565		_	73,371,483	-	_	-	-
									,,							
1.2	Income from investments															
	Interest on commercial papers	-	6,170,583	-	-	-	-		-		-	6,170,583	-	-	6,234,305	-
	Interest on fixed deposit	-	4,372,088	-	-	2,055	-		-		-	4,379,436	-	-	24,041,600	-
	Interest on treasury bill	-	16,793,965	-	-	18,382,803	-		16,869,621		-	74,315,066	-	-	63,800,295	-
	Bank interest for short term Interest on money market - Inco	-	9,106,550	-	-	6,407,815	-		1,957,749		-	30,488,239	-	-	-	-
	interest on money market - inco		681,806			757 424 070	-		1,994,830			681,806			2 722 //0 0/5	
			796,976,286	<u>-</u>	<u>_</u>	757,121,878			751,870,653			3,043,709,078			2,722,660,945	<u> </u>
2.	Other income											Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Period ended 31.03.2020	Period ended 31.03.2019
	Other non-operating income											20,441,802	102,726,634	25,556,431	288,910,076	146,095,814
												20,441,802	102,726,634	25,556,431	288,910,076	146,095,814
,	Firenes												0			
3.	Finance cost						Quarter ende	d 31.03.2020	Quarter ende	ed 31.12.2019	Quarter ende	ed 31.03.2020	Period ende	1 31.03.2020	Period ended	31.03.2019
							On financial liabilities measured at fair value through profit or loss Rs.	On financial liabilities measured at amortised cost Rs.	On financial liabilities measured at fair value through profit or loss Rs.	On financial liabilities measured at amortised cost Rs.	On financial liabilities measured at fair value through profit or loss Rs.	On financial liabilities measured at amortised cost Rs.	On financial liabilities measured at fair value through profit or loss Rs.	On financial liabilities measured at amortised cost Rs.	On financial liabilities measured at fair value through profit or loss Rs.	On financial liabilities measured at amortised cost Rs.
3.1	Interest expense on borrowings: Other borrowing costs						-	259,783,169		241,988,141		174,280,541		915,565,860		653,643,540
								259,783,169		241,988,141		174,280,541		915,565,860		653,643,540
4.	Impairment of financial instrument											,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,		
٦.	impairment of financial instrument	•					•	d 31.03.2020		ed 31.12.2019		ed 31.03.2020		1 31.03.2020	Period ended	31.03.2019
			800	PARTNER	ē,		On financial instruments measured at fair value through OCI Rs.	On financial Instruments measured at amortised cost Rs.	On financial instruments measured at fair value through OCI Rs.	On financial Instruments measured at amortised cost Rs.	On financial instruments measured at fair value through OCI Rs.	On financial Instruments measured at amortised cost Rs.	On financial instruments measured at fair value through OCI Rs.	On financial Instruments measured at amortised cost Rs.	On financial instruments measured at fair value through OCI Rs.	On financial Instruments measured at amortised cost Rs.
	Impairment loss		Barton	ed Accounta			-	109,707,203	-	101,742,670		112,620,797	-	381,645,114		357,620,797
				VU ACCOUNT			-	109,707,203	-	101,742,670		112,620,797		381,645,114	-	357,620,797

		Quarter ended 31,03,2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Rs.	Rs.	Rs.	Rs.	Rs.
5.	Employee benefit expenses					
	Salaries and wages	66,871,154	91,103,483	87,025,753	265,042,664	249,508,846
	Contributions to provident and other funds	7,495,017	7,020,663	6,862,902	28,545,964	19,676,414
	Directors remuneration	4,400,000	4,325,000	4,050,000	16,994,200	11,611,630
	Gratuity	938,800	1,525,610	(332,751)	7,041,239	5,272,963
	Total	79,704,971	103,974,755	97,605,903	317,624,067	286,069,853
6.	Depreciation, amortization and impairment					
	Depreciation of tangible assets	10,559,048	12,412,465	12,586,757	48,015,964	46,024,154
	Amortization of intangible assets	971,708	924,510	895,231	3,775,399	3,273,460
	Amortization of intaligible assets	11,530,756	13,336,975	13,481,988	51,791,363	49,297,615
7.	Other expenses					
	Office rent	2,865,534	10,426,062	9,910,872	29,177,606	24 220 427
	Other administration expenses	97,149,998	76,903,317	81,910,497	409,980,614	36,239,637 363,985,437
	Electricity charges	3,814,352	3,648,012	2,977,810	15,420,130	10,888,523
	Business promotion expenses	3,258,706	5,361,711	1,805,999	14,667,361	6,603,733
	Advertisement	1,096,447	315,176	1,008,543	5,878,257	3,687,792
	Security guard charges	2,284,544	2,555,821	2,107,477	10,731,511	7,706,103
	Repairs to machinery	244,993	237,857	174,072	1,450,105	636,504
	Repairs to others	2,946,457	4,190,604	3,409,261	15,707,967	12,466,146
	Postage, telegram and telephone	6,787,375	9,063,444	2,077,007	34,949,961	7,594,688
	Printing and stationery	4,068,851	3,277,483	3,799,908	13,297,089	13,894,568
	Rates and taxes	239,453	375,479	231,640	1,011,028	847,004
	Legal and professional charges	1,149,191	4,827,300	2,227,014	14,163,067	8,143,197
	Bank charges	1,303,956	1,137,889	900,506	4,515,551	3,292,749
	Water charges	169,915	201,589	164,812	782,455	602,644
	Courier service charges	686,087	863,660	649,504	2,761,671	2,374,946
	Consultancy for taxes	154,661	68,321	75,238	424,058	275,112
	Licence fees	-	125,000	-	127,875	-
	Subscription - others	2,164,945	1,009,602	4,185,423	5,537,734	15,304,224
	Fuel expenses	899,291	936,698	-	2,668,438	-
	Entertainment expenses	226,815	210,525	140,000	821,491	511,918
	Insurance	22,146,197	28,007,075	21,080,710	103,410,605	77,082,751
	Newspaper and periodicals	-	-	-	16,270	-
	Commission on leasing	-	-	-	-	61,634,407
	expenses	-	-	-	-	-
	Travelling expenses	-	-	-	-	14,711,841
	CSR expenses	-	-	-	-	11,189
	Annual Report Expenses Provision for Consultancy-others	22,040	93,066	3,060	- 457,606	-
	1 10 13 IOI CONSULTANCY OTHERS					649 405 110
		175,920,291	179,465,956	159,718,646	784,008,354	648,495,110



Balances with banks - in current accounts - in deposit accounts having original maturity less than three months  50,000,762 167,265,215 470,902,600 507,205,673 643,419,215		As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
Balances with banks - in current accounts - in deposit accounts having original maturity less than three months - in deposit accounts having original maturity less than three months - in deposit accounts having original maturity less than three months - 507,205,673 - 643,419,215  9. Bank balance other than cash and cash equivalents  Deposit with original maturity for more than three months but less than twelve months * 4,485,462 - 109,716  Balance in other escrow accounts - Interim dividend - Unpaid dividend account - Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue	8. Cash and cash equivalents		
- in deposit accounts having original maturity less than three months  369,392,736 470,902,600  507,205,673 643,419,215  9. Bank balance other than cash and cash equivalents  Deposit with original maturity for more than three months but less than twelve months *  Balance in other escrow accounts  - Interim dividend - Unpaid dividend account - Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue		87,812,175 -	5,251,400 -
9. Bank balance other than cash and cash equivalents  Deposit with original maturity for more than three months but less than twelve months * 4,485,462 109,716  Balance in other escrow accounts - Interim dividend - Unpaid dividend account - Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue	- in current accounts	50,000,762	167,265,215
9. Bank balance other than cash and cash equivalents  Deposit with original maturity for more than three months but less than twelve months * 4,485,462 109,716  Balance in other escrow accounts - Interim dividend - Unpaid dividend account - Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue	- in deposit accounts having original maturity less than three months	369,392,736	470,902,600
Deposit with original maturity for more than three months but less than twelve months * 4,485,462 109,716  Balance in other escrow accounts  - Interim dividend  - Unpaid dividend account  - Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue		507,205,673	643,419,215
Balance in other escrow accounts  Interim dividend  Unpaid dividend account  Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue	9. Bank balance other than cash and cash equivalents		
- Interim dividend		4,485,462	109,716
- Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue		_	_
- Unclaimed Interest and redemption proceeds of non-convertible debentures- public issue	- Unpaid dividend account	247.997	248.267
	- Unclaimed Interest and redemption proceeds of non-convertible debentures- public	,	-
1 3 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Fixed deposits given as security for borrowings	-	-
Fixed deposits given as security for guarantees		-	-
		4,733,459	357,983



### 10. Loans and receivables

_	As at 31,03,2020							As at 31.03.2019				
			At fa	ir Value					At fair	· Value		
	Amortized cost	Through OCI	Through profit or loss	Designated at through profit or loss	Sub total	Total	Amortized cost	Through OCI	Through profit or loss	Designated at through profit or loss	Sub total	Total
<u>-</u>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(A) Gold loan	4,269,713,156	-	-	-	-	4,269,713,156	2,702,639,260	-	-	-	-	2,702,639,260
Hire purchase	32,741,765	-	-	-	-	32,741,765	33,468,533	-	-	-	-	33,468,533
Lease	3,982,071,675	-	-	-	-	3,982,071,675	4,241,763,866	-	-	-	-	4,241,763,866
GPL	651,155,230	-	-	-	-	651,155,230	795,018,851	-	-	-	-	795,018,851
Micro finance	782,987,172	-	-	-	-	782,987,172	1,115,196,074	-	-	-	-	1,115,196,074
Project finance	126,883,008	-	-	-	-	126,883,008	126,830,777	-	-	-	-	126,830,777
Sale & buyback	1,000,000	-	-	-	-	1,000,000	1,000,000	-	-	-	-	1,000,000
Personal loan	1,915,381,361	-	-	-	-	1,915,381,361	1,994,581,447	-	-	-	-	1,994,581,447
Mortgage	1,614,042,596	-	-	-	-	1,614,042,596	1,069,343,239	-	-	-	-	1,069,343,239
Pleadge loan	458,818,439	-	-	-	-	458,818,439	488,631,357	-	-	-	-	488,631,357
Total [ A ] - Gross	13,834,794,402	-	-	-	-	13,834,794,402	12,568,473,404	-	-	-	-	12,568,473,404
Less: Impairment loss allowance	(1,195,258,050)	-	-	-	-	(1,195,258,050)	(1,012,447,007)	-	-	-	-	(1,012,447,007)
Total [ A ] - Net	12,639,536,352	-	-	-	-	12,639,536,352	11,556,026,397	-	-	-	-	11,556,026,398
(B) I) Secured by tangible assets												
i) Gold loan	4,269,713,156	_	_	_	_	4,269,713,156	2,702,639,260	_	_	_	_	2,702,639,260
ii) Term loan	1,614,042,596	_	_	_	_	1,614,042,596	1,069,343,239	_	_	_		1,069,343,239
iii) DPN other loan	1,014,042,370	_	_	_	_	1,014,042,370	1,007,543,237	_	_	_	_	1,007,543,237
Total [ I ] - Gross	5,883,755,752					5,883,755,752	3,771,982,499					3,771,982,499
	3,003,733,732					3,003,733,732	3,771,902,499					3,771,902,499
Less: Impairment loss allowance	(66,220,464)	-		-		(66,220,464)	(95,683,597)			-		(95,683,597)
Total [ l ] - Net	5,817,535,288	-	-	-	-	5,817,535,288	3,676,298,902	-	-	-	-	3,676,298,902
II) Covered by bank / Government guarantees	-	-	-	-	-	-	-	-	-	-	-	-
III) Unsecured												-
Total [ III ] - Net	-			-			-			-		-
Total [ I+II+III ] - Net	5,817,535,288	-	-	-	-	5,817,535,288	3,676,298,902	-	-	-	-	3,676,298,902
(C) I) Loans in India												
i) Public Sector	_	-	-	-	-	-	-	-	-	-	-	-
ii) Others	_	-	-	-	-	-	-	-	-	-	-	-
II) Loans outside India	13,834,794,402	-	-	-	-	13,834,794,402	12,568,473,404	-	-	-	-	12,568,473,404
Less: Impairment Loss Allowance	(1,195,258,050)	_	-	-	_	(1,195,258,050)	(1,012,447,007)	-	_	-	_	(1,012,447,007)
Total [ C ] - Net	12,639,536,352					12,639,536,352	11,556,026,397					11,556,026,397



#### 11. Investments

					1.03.2020 ir Value					As at 31.0 At fair			
		Amortized cost	Through OCI	Through profit or loss	Designated at through profit or loss	Sub total	Total	Amortized cost	Through OCI	Through profit or loss	Designated at through profit or loss	Sub total	Total
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
I.	Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-
II.	Government securities Reverse repurchase agreements against the treasury bills and bonds	860,630,696	-	-	-	-	860,630,696	691,744,740	-	-	-	-	691,744,740
III.	Other approved securities	-	-	-	-	-	-	-	-	-	-	-	-
	Debt securities In subsidiary companies- Unquoted Debenture investment Commercial Paper Investment Equity instruments Subsidiaries- Unquoted	- -	- -				- -	:	- -	-	-	- -	- -
	Others- Unquoted	-	-	-	-	-	-	-	-	-	-	-	-
	Others- Quoted Central Investments and Finance PLC Swarnamahal Finance PLC	-	- -					-	- -	40 85	- -	40 85	40 85
	Total - Gross [ A ]	860,630,696		-		-	860,630,696	691,744,740	-	125	-	125	691,744,865
	i) Overseas investments ii) Investments in India	860,630,696	-	-	-	-	860,630,696	691,744,740 -	-	125 -	-	125 -	125 -
	Total - Gross [ B ]	860,630,696		-	-	-	860,630,696	691,744,740	-	125		125	125
	Less : Allowance for impairment loss [ C ]	-	-	-	-	-	-	-	-	-	-	-	-
	Total - Net [ D = A - C ]	860,630,696		-		-	860,630,696	691,744,740	-	125		125	691,744,865



NOT	23 TO THE FINANCIAE STATEMENTS	As at 31.03.2020	As at 31.03.2019
12.	Other financial assets	Rs.	Rs.
	Other financial assets Loan Recevables within 1 Year Period	506,659 -	506,659 -
		506,659	506,659
13.	Current tax (asset) / liability		
	Balance at the beginning of the year Income tax expense for the year	(3,732,303)	(362,927)
	Under provision of previous year	<u> </u>	29,765,346
		(3,732,303)	29,402,419
	Income tax paid	(8,900,107)	(19,626,029)
	Less: Tax credits		
	WHT and notional tax	(1,264,129)	(1,517,201)
	ESC paid	(13,840,041)	(11,991,492)
	Balance at the end of the year	(27,736,580)	(3,732,303)
		Period ended 31.03.2020 Rs.	Period ended 31.03.2019 Rs.
	Income Tax Expense	-	7,022,779
14.	Deferred tax		
ı.	Deferred tax assets		
	Balance as at beginning of the period	249,583,725	112,814,714
	Deferred tax on transitional adjustments	-	100,182,286
	Balance as at beginning of the period	249,583,725	212,997,000
	Charge / reversal for the year		
	Statement of profit or loss	(23,162,926)	36,788,125
	Statement of other comprehensive income	(498,152)	(201,400)
	Balance as at end of the period	225,922,647	249,583,725
II.	Deferred tax assets and liabilities relate to the followings:		
	Deferred tax liability		
	Lease rental receivable	34,663,144	66,101,305
	Property, plant and equipment	(18,466,531)	(25,174,546)
		16,196,613	40,926,759
	Deferred tax assets		
	Retirement benefit obligation	7,193,487	6,184,778
	Tax loss	119,742,197	171,428,281
	Transitional adjustment Right to used of an Leased Asset	68,696,425	-
	Provision for impairment of loans and receivables	(2,642,300) 16,736,225	31 0/2 007
	ו ייטיוניוטור וווויטורווויבווג טו נטמווג מווט ופנפוצמטנפג	209,726,034	31,043,907 208,656,966
	Net defermed to a seed		
	Net deferred tax asset	225,922,647	249,583,725



### 15. Property, plant and equipment

		Plant & Equipment	Computers	Furniture & Fixures	Vehicles	Total
15.1	Cost:					
	Balance as at 01.04.2019	163,079,846	43,880,698	24,323,609	69,525,110	300,809,263
	Additions	21,058,007	5,858,509	870,690		27,787,206
	Disposals	-	80,568	-	2,730,973	2,811,541
	Balance as at 31.03.2020	184,137,853	49,658,639	25,194,299	66,794,137	325,784,928
	Depreciation and impairment: Balance as at 01.04.2019	71,263,579	19,507,648	14,805,305	36,552,150	142,128,683
	Disposals	-	80,568	-	2,311,633	2,392,201
	Depreciation charge for the year	23,665,957	6,997,978	2,884,097	14,467,932	48,015,964
	Balance as at 31.03.2020	94,929,536	26,425,058	17,689,402	48,708,449	187,752,446
	Net book value:					
	Balance as at 01.04.2019	91,816,267	24,373,050	9,518,304	32,972,960	158,680,580
	Balance as at 31.03.2020	89,208,317	23,233,581	7,504,897	18,085,688	138,032,482

During the financial year, the company acquired property, plant and equipment to the aggregate value of Rs.27,787,206/- (2019 -Rs.57,293,522/-). Cash payments amounting to Rs.27,787,206/- (2019 - Rs.57,169,292/-) was paid during the year for the purchases of property, plant and equipment.

# 15.3 Temporarily idle property, plant and equipment

There were no property, plant and equipment idling as at 31st March, 2020 and 31st March, 2019

### 15.4 Title restriction on property, plant and equipment

There was no restriction on the title of property, plant and equipment as at 31st March, 2020 and 31st March, 2019

### 15.5 Property, plant and equipment pledged as security for liabilities

There were no items of property, plant and equipment pledged as securities for liabilities as at 31st March, 2020 and 31st March, 2019.

		As at	As at 31.03.2019
		31.03.2020	
		Rs.	Rs.
16.	Investment Property		
	Balance at the beginning of the year	393,818,513	352,385,530
	Acquisitions during the year	5,859,596	57,813,300
	The amounts recognized to profit or loss on investment property	-	-
	Disposals during the year	-	(16,380,317)
	Balance at the end of the year	399,678,109	393,818,513

### 17. Other Intangible Assets

17.1

	•		Computer Software
1	Cost		
	Balance as at 01.04.2019		29,598,737
	Additions		32,952,128
	Disposals		-
	Balance as at 31.03.2020		62,550,865
	Amortization		
	Balance as at 01.04.2019		18,555,127
	Disposals		-
	Depreciation charge for the year		3,775,399
	Balance as at 31.03.2020		22,330,526
	Net book value:	800 PARTNER	
	Balance as at 31.03.2019	(80 de)	11,043,610
	Balance as at 31.03.2020	(3, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	40,220,339
		Barered Accounted	

		As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
18.	Other non-financial assets		кз.
	Advance to supplier	173,173,037	171,667,002
	Vehicle stock	<u> </u>	18,913,567
		173,173,037	190,580,569
19.	Payables		
19.1	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of		
	creditors other than micro	6,585,234,705	6,617,344,955
	enterprises and small enterprises		
19.2	Other payables		
	(i) total outstanding dues of micro	<u>-</u>	_
	enterprises and small enterprises		
	(ii) total outstanding dues of		
	creditors other than micro enterprises and small enterprises	-	-
	enterprises and small enterprises		
		6,585,234,705	6,617,344,955



4,958,735,615

4,958,735,615

4,958,735,615

Securitization loan 31

Securitization loan 32

Borrowings in India

Borrowings outside India

As at 31,03,2020 As at 31,03,2019 At fair value Designated at At fair value Designated at At amortised through profit or fair value through through profit or fair value through cost loss proft or loss Total At amortised cost loss proft or loss Total Rs. Rs. Rs. Rs. Rs. Rs. Rs. Rs. Borrowings (other than debt securities) 20.1 Term loan I. From banks Sampath Bank loan 01 41,920,000 41,920,000 DFCC Vardhana Bank 01 49,999,990 49,999,990 62,499,988 DFCC Vardhana Bank 02 62,499,988 112,499,993 112,499,993 131,944,445 Sampath Bank Loan 02 131,944,445 248,611,111 248,611,111 HNB Bank loan 01 70,007,155 70,007,155 32,750,000 Nation Trust Bank loan 01 32,750,000 99,650,000 99,650,000 140,624,990 DFCC Vardena Bank 03 140,624,990 203,125,001 203,125,001 154,350,000 Sampath Bank loan 03 154,350,000 100,000,000 HNB Bank loan 02 100,000,000 220,000,000 220,000,000 88,500,000 Nation Trust Bank loan 02 88,500,000 155,400,000 155,400,000 121,875,000 DFCC Vardena Bank 04 121,875,000 150,000,000 150,000,000 HNB Bank Loan 3 222,220,000 222,220,000 (Terms of Repayment: During F Y 2019-20 in 4 quarterly installments, Rate of Interest: 8.75 % p.a.) II, From financial institutions Securitization loan 3 Securitization loan 07 28,218,033 28,218,033 Securitization loan 12 81,614,478 81,614,478 Securitization loan 14 16.131.615 16,131,615 Securitization loan 15 49,999,000 49,999,000 91,098,364 Securitization loan 16 91,098,364 252,001,829 252,001,829 109,357,643 Securitization loan 17 109,357,643 703,378,776 703,378,776 53,321,616 Securitization loan 18 53,321,616 253,211,277 253,211,277 148,654,723 Securitization loan 19 148,654,723 453,792,839 453,792,839 200,453,050 Securitization loan 20 200,453,050 427,115,767 427,115,767 23,555,742 Securitization loan 21 23,555,742 314,675,723 314,675,723 529,240,442 Securitization loan 22 529,240,442 622,264,150 622,264,150 177,767,632 Securitization loan 23 177,767,632 405,118,879 405,118,879 803,800,380 Securitization loan 24 803,800,380 516,261,644 Securitization loan 25 516,261,644 336,230,748 Securitization loan 26 336,230,748 280,916,045 Securitization loan 27 280,916,045 465,783,708 Securitization loan 28 465,783,708 289,589,642 Securitization loan 29 289,589,642 522,473,733 522,473,733 Securitization loan 30

178,469,892

304,585,898

6,086,325,324

6,086,325,324

6,086,325,324

4,958,735,616

4,958,735,616

4,958,735,616



178,469,892

304,585,898

6,086,325,325

6,086,325,325

6,086,325,325

21. Other financial liabilities	As at 31.03.2020 Rs.	As at 31.03.2019 Rs.
Unpaid dividends	295,240	295,499
	295,240	295,499
22. Provisions		
Provision for employee benefits		
- Gratuity	29,972,864	22,088,492
- Provision for compensated absences		-
	29,972,864	22,088,492
22.1 Retirement benefit obligations - gratuity		
Balance at the beginning of the year	22,088,492	20,044,993
Amount charged for the year	9,116,872	5,992,249
Payments made during the year	(1,232,500)	(3,948,750)
Balance at the end of the year	29,972,864	22,088,492
23. Other non-financial liabilities		
Statutory dues payable	1,358,459	13,447,945
Other non financial liabilities	94,968,437	203,419,925
	96,326,893	216,867,870



		As at 31.03.2020		As at 31.03.2019	
		Number	Rs.	Number	Rs.
24.	Equity Share Capital				
24.1	Fully paid ordinary shares	124,195,533	1,791,478,691	109,097,018	1,640,493,541
24.1.1	Balance at the beginning of the year	109,097,018	1,640,493,541	839,207,833	1,388,935,273
	During the year share consolidation	-	-	83,920,783	-
	Share issued during the year	15,098,515	150,985,150	25,176,235	251,558,268
	Balance at the end of the year	124,195,533	1,791,478,691	109,097,018	1,640,493,541

Statutory reserve fund and other reserves	31.03.2020 Rs.	31.03.2019 Rs.
Statutory reserve fund	70,387,374	70,387,374
General reserve	3,000,000	3,000,000
Retained Earnings	303,079,080	239,007,167
	376,466,453	312,394,541
	Statutory reserve fund General reserve	Statutory reserve fund and other reservesRs.Statutory reserve fund70,387,374General reserve3,000,000Retained Earnings303,079,080

# 25.1 Statutory reserve fund

Statutory reserve fund is a capital reserve which contains profits transferred as required by Section 3 (b) (i) of Finance Companies (Capital Funds) Direction No. 1 of 2003.

### 25.2 General reserve

General Reserve represents the amounts set aside by the directors for general application.

# 26. Earning per share

Basic earnings per share is calculated by dividing the net profit for the period attributable to ordinary shareholders by the weighted average number of ordinary shares outstanding during the period.

**26.1** The following reflects the income and share data used in the basic earnings per share computation.

(audited)

	Period ended 31.03.2020	Period ended 31.03.2019
Amounts used as the numerator:	Rs.	Rs.
Net profit attributable to ordinary shareholders for basic earnings per share	70,153,366	100,929,818
Number of ordinary shares used as denominator for basic earnings per share		
Weighted average number of ordinary shares in issue Basic earnings per share	124,097,289	107,445,733 0.94

