

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**  
**STATEMENT OF ASSETS AND LIABILITIES**

(₹ in Lakhs)

Particulars	As at March 31, 2022 (Audited)	As at March 31, 2021 (Audited)
<b>Assets</b>		
<b>Financial assets</b>		
Cash and cash equivalents	1,882.87	424.49
Other bank balance	2,925.34	515.33
Receivables		
Trade receivables	45.27	130.77
Other Receivable	59.84	11.22
Loans	68,042.81	56,066.17
Investments	451.84	398.95
Other financial assets	39.11	30.01
<b>Non-financial assets</b>		
Current tax assets (net)	290.84	137.75
Deferred tax assets (net)	324.54	623.40
Asset held for sale	400.75	240.76
Property, plant and equipment	168.76	208.31
Right of use asset	364.37	337.58
Other intangible assets	54.68	31.57
Intangible work-in-progress	34.76	5.80
Other non-financial assets	964.61	442.08
<b>Total assets</b>	<b>76,050.39</b>	<b>59,604.19</b>
<b>Liabilities and equity</b>		
<b>Liabilities</b>		
<b>Financial liabilities</b>		
Payables		
Trade payables		
- to micro and small enterprises	-	-
- to other than micro and small enterprises	895.24	1,039.67
Lease Liabilities	394.40	359.25
Debt Securities	10,071.19	10,046.20
Borrowings	25,395.38	12,352.22
Other financial liabilities	2,420.38	1,198.57
<b>Non-financial liabilities</b>		
Current tax liabilities (net)	-	127.24
Provisions	193.25	114.70
Other non-financial liabilities	290.80	211.53
<b>Equity</b>		
Equity share capital	4,365.69	4,365.69
Other equity	32,024.06	29,789.12
<b>Total liabilities and equity</b>	<b>76,050.39</b>	<b>59,604.19</b>

For and on Behalf of the Board

Place : New Delhi  
Date : May 6, 2022

Himanshu Gupta  
(Director & Chief Executive Officer)  
(DIN:03187614)

Ajay Garg  
(Director)  
(DIN:00003166)

Abhishesh Jha  
(CFO)

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**  
**STATEMENT OF CASH FLOWS**

(₹ in Lakhs)

Particulars	For the year ended March 31, 2022 (Audited)	For the year ended March 31, 2021 (Audited)
<b>Cash flow from operating activities:</b>		
Profit after tax	2,244.57	1,691.03
<b>Adjustments to reconcile net profit to net cash provided by operating activities:</b>		
Tax expense	727.49	586.94
Depreciation and amortization	172.94	138.58
Depreciation on lease assets	77.24	59.56
Finance costs	2,396.57	1,947.28
Finance charges on lease asset	36.16	31.14
Interest income other than from financing business	(0.43)	(0.48)
Allowance for impairment of loans	1,450.37	2,125.88
Net loss/(profit) on derecognition of property, plant and equipment	(0.12)	-
<b>Operating profit before working capital changes</b>	<b>7,104.79</b>	<b>6,579.93</b>
<b>Changes in assets and liabilities</b>		
Other bank balances	(2,410.01)	(515.33)
Trade receivables	85.51	(117.98)
Other receivables	(48.61)	(5.21)
Loans	(13,427.03)	(9,503.50)
Asset acquired against loan portfolio	(160.00)	-
Investments	(52.89)	1,129.63
Other financial assets	(9.10)	(6.11)
Right of use asset / Lease liability (net)	(105.04)	(72.62)
Other non-financial assets	(522.53)	(366.86)
Trade payables	(144.43)	93.61
Other financial liabilities	1,325.29	(4,473.61)
Other non-financial liabilities	79.27	(40.33)
Provisions	68.93	(25.49)
<b>Cash generated from operations</b>	<b>(8,215.85)</b>	<b>(7,323.87)</b>
Income taxes paid (net of refund)	(708.95)	(613.41)
<b>Net cash generated / (used in) by operating activities (A)</b>	<b>(8,924.80)</b>	<b>(7,937.28)</b>
<b>Cash flow from investing activities:</b>		
Expenditure on property, plant and equipment, intangible assets and WIP	(185.34)	(159.15)
Interest received	0.43	0.48
<b>Net cash (used in) / generated investing activities (B)</b>	<b>(184.91)</b>	<b>(158.67)</b>
<b>Cash flow from financing activities:</b>		
Payment of interest	(2,500.05)	(1,903.31)
Addition to term loan	20,408.85	7,634.68
Repayment of term loan	(7,786.36)	4,097.06
Proceeds / (repayment) from loan repayable on demand (net)	420.66	(6,905.23)
Proceeds from debt securities	24.99	5,046.20
<b>Net cash (used in) / generated from financing activities (C)</b>	<b>10,568.09</b>	<b>7,969.40</b>
<b>Net increase / (decrease) in cash and cash equivalents (A+B+C)</b>	<b>1,458.38</b>	<b>(126.55)</b>
Cash and cash equivalents at the beginning of the year	424.49	551.04
<b>Cash and cash equivalents at the end of the year</b>	<b>1,882.87</b>	<b>424.49</b>

**Note :**

- The above statement of cash flows has been prepared under the "Indirect Method" as set out in Ind AS - 7 notified u/s 133 of the Companies Act,
- Interest expense includes other borrowing cost.
- Figures in brackets indicate cash outflow.

For and on Behalf of the Board

Place : New Delhi  
Date : May 6, 2022

Himanshu Gupta  
(Director & Chief  
Executive Officer)  
(DIN:03187614)

Ajay Garg  
(Director)  
(DIN:00003166)

Abhishesh Jha  
(CFO)

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

CIN : U51909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi-110005

Statement of audited results for the quarter and year ended March 31, 2022

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2022 (Audited)	December 31, 2021* (Unaudited)	March 31, 2021* (Audited)	March 31, 2022 (Audited)	March 31, 2021* (Audited)
<b>1</b>	<b>Income</b>					
	<b>(A) Revenue from operations</b>					
	Fee and commission income	49.60	49.20	58.12	143.77	66.05
	Interest income	2,478.35	1,957.61	2,227.80	8,644.47	8,091.56
	Dividend income	-	-	-	-	-
	Net gain on proprietary trading	-	-	-	-	-
	<b>Total revenue from operations</b>	<b>2,527.95</b>	<b>2,006.81</b>	<b>2,285.92</b>	<b>8,788.24</b>	<b>8,157.61</b>
	<b>(B) Other income</b>	<b>361.69</b>	<b>326.60</b>	<b>53.17</b>	<b>1,065.96</b>	<b>115.53</b>
	<b>Total revenue (1A+1B)</b>	<b>2,889.64</b>	<b>2,333.41</b>	<b>2,339.09</b>	<b>9,854.20</b>	<b>8,273.14</b>
<b>2</b>	<b>Expenses</b>					
	(A) Fees and commission expense	14.43	109.74	(97.41)	415.06	218.01
	(B) Employee benefits expenses	554.89	447.37	335.11	1,729.34	1,035.20
	(C) Finance cost	734.41	552.33	636.06	2,432.73	1,978.42
	(D) Depreciation and amortisation expenses	72.52	67.38	58.44	250.18	198.14
	(E) Impairment on financial instruments	244.94	284.11	965.29	1,450.37	2,126.26
	(F) Other expenses	180.95	169.98	127.84	604.45	439.14
	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>1,802.14</b>	<b>1,630.91</b>	<b>2,025.33</b>	<b>6,882.13</b>	<b>5,995.17</b>
<b>3</b>	<b>Profit before exceptional items and tax (1-2)</b>	<b>1,087.50</b>	<b>702.50</b>	<b>313.76</b>	<b>2,972.07</b>	<b>2,277.97</b>
<b>4</b>	Exceptional items	-	-	-	-	-
<b>5</b>	<b>Profit before tax (3-4)</b>	<b>1,087.50</b>	<b>702.50</b>	<b>313.76</b>	<b>2,972.07</b>	<b>2,277.97</b>
<b>6</b>	Tax expense / (credit)					
	(A) Current tax	235.12	153.49	206.26	425.40	679.00
	(B) Deferred tax / (credit)	35.76	3.69	(131.54)	302.10	(92.06)
	<b>Total tax expenses / (credit)</b>	<b>270.88</b>	<b>157.18</b>	<b>74.72</b>	<b>727.50</b>	<b>586.94</b>
<b>7</b>	<b>Profit after tax (5-6)</b>	<b>816.62</b>	<b>545.32</b>	<b>239.04</b>	<b>2,244.57</b>	<b>1,691.03</b>
<b>8</b>	<b>Other comprehensive income</b>					
	<b>Items that will not be reclassified subsequently to profit or (loss)</b>					
	Remeasurement of the net defined benefit liability / asset	(18.93)	2.02	7.23	(12.86)	8.09
	Tax effect of Items that will not be reclassified subsequently to profit and loss	4.76	(0.51)	(1.82)	3.24	(2.03)
	<b>Total other comprehensive income for the period</b>	<b>(14.17)</b>	<b>1.51</b>	<b>5.41</b>	<b>(9.62)</b>	<b>6.06</b>
<b>9</b>	<b>Total comprehensive income for the period (7+8)</b>	<b>802.45</b>	<b>546.83</b>	<b>244.45</b>	<b>2,234.95</b>	<b>1,697.09</b>
<b>10</b>	Paid up equity share capital (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
<b>11</b>	Reserves excluding revaluation reserves				32,024.06	29,789.12
<b>12</b>	<b>Earnings per share (EPS) (in ₹)</b>					
	<b>(a) Basic EPS</b>	<b>1.87</b>	<b>1.25</b>	<b>0.55</b>	<b>5.14</b>	<b>3.87</b>
	<b>(b) Diluted EPS</b>	<b>1.87</b>	<b>1.25</b>	<b>0.55</b>	<b>5.14</b>	<b>3.87</b>

\* Refer Note 4

**Notes :**

- The above unaudited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Friday, the 6th day of May, 2022. The Statutory Auditors of the Company have carried out a audit of the results and issued an unqualified report.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for year ended March 31, 2022 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- The company has retrospectively restated its financial statements in accordance with Ind AS 8 'Accounting Policies, Changes in Accounting Estimates and Errors' and Ind AS 1 'Presentation of Financial Statement'. The impact of the said retrospective restatement on the various components of the financial performance is enclosed in Annexure 2.
- The figures for quarter ended March 31, 2022 and March 31, 2021 represents the balance between audited financials in respect of full financials year and those published till the third quarter of the respective financials years.
- Previous quarters/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/year presentation.

**Recommended to Board for Approval**

Place : New Delhi

Date : May 6, 2022

(Chairman of the Audit Committee)

**Moneywise Financial Services Private Limited**

CIN : U51909DL1996PTC353582

REGD. OFFICE: 11/6B,2nd Floor, Shanti Chamber,Pusa Road,New Delhi-110005

**Statement of audited results for the quarter and year ended March 31, 2022**

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2022 (Audited)	December 31, 2021* (Unaudited)	March 31, 2021* (Audited)	March 31, 2022 (Audited)	March 31, 2021* (Audited)
<b>1</b>	<b>Income</b>					
	<b>(A) Revenue from operations</b>					
	Fee and commission income	49.60	49.20	58.12	143.77	66.05
	Interest income	2,478.35	1,957.61	2,227.80	8,644.47	8,091.56
	Dividend income	-	-	-	-	-
	Net gain on proprietary trading	-	-	-	-	-
	<b>Total revenue from operations</b>	<b>2,527.95</b>	<b>2,006.81</b>	<b>2,285.92</b>	<b>8,788.24</b>	<b>8,157.61</b>
	<b>(B) Other income</b>	<b>361.69</b>	<b>326.60</b>	<b>53.17</b>	<b>1,065.96</b>	<b>115.53</b>
	<b>Total revenue (1A+1B)</b>	<b>2,889.64</b>	<b>2,333.41</b>	<b>2,339.09</b>	<b>9,854.20</b>	<b>8,273.14</b>
<b>2</b>	<b>Expenses</b>					
	(A) Fees and commission expense	14.43	109.74	(97.41)	415.06	218.01
	(B) Employee benefits expenses	554.89	447.37	335.11	1,729.34	1,035.20
	(C) Finance cost	734.41	552.33	636.06	2,432.73	1,978.42
	(D) Depreciation and amortisation expenses	72.52	67.38	58.44	250.18	198.14
	(E) Impairment on financial instruments	244.94	284.11	965.29	1,450.37	2,126.26
	(F) Other expenses	180.95	169.98	127.84	604.45	439.14
	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>1,802.14</b>	<b>1,630.91</b>	<b>2,025.33</b>	<b>6,882.13</b>	<b>5,995.17</b>
<b>3</b>	<b>Profit before exceptional items and tax (1-2)</b>	<b>1,087.50</b>	<b>702.50</b>	<b>313.76</b>	<b>2,972.07</b>	<b>2,277.97</b>
4	Exceptional items	-	-	-	-	-
<b>5</b>	<b>Profit before tax (3-4)</b>	<b>1,087.50</b>	<b>702.50</b>	<b>313.76</b>	<b>2,972.07</b>	<b>2,277.97</b>
6	Tax expense / (credit)					
	(A) Current tax	235.12	153.49	206.26	425.40	679.00
	(B) Deferred tax / (credit)	35.76	3.69	(131.54)	302.10	(92.06)
	<b>Total tax expenses / (credit)</b>	<b>270.88</b>	<b>157.18</b>	<b>74.72</b>	<b>727.50</b>	<b>586.94</b>
<b>7</b>	<b>Profit after tax (5-6)</b>	<b>816.62</b>	<b>545.32</b>	<b>239.04</b>	<b>2,244.57</b>	<b>1,691.03</b>
<b>8</b>	<b>Other comprehensive income</b>					
	<b>Items that will not be reclassified subsequently to profit or (loss)</b>					
	Remeasurement of the net defined benefit liability / asset	(18.93)	2.02	7.23	(12.86)	8.09
	Tax effect of Items that will not be reclassified subsequently to profit and loss	4.76	(0.51)	(1.82)	3.24	(2.03)
	<b>Total other comprehensive income for the period</b>	<b>(14.17)</b>	<b>1.51</b>	<b>5.41</b>	<b>(9.62)</b>	<b>6.06</b>
<b>9</b>	<b>Total comprehensive income for the period (7+8)</b>	<b>802.45</b>	<b>546.83</b>	<b>244.45</b>	<b>2,234.95</b>	<b>1,697.09</b>
10	Paid up equity share capital (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
11	Reserves excluding revaluation reserves				32,024.06	29,789.12
<b>12</b>	<b>Earnings per share (EPS) (in ₹)</b>					
	<b>(a) Basic EPS</b>	<b>1.87</b>	<b>1.25</b>	<b>0.55</b>	<b>5.14</b>	<b>3.87</b>
	<b>(b) Diluted EPS</b>	<b>1.87</b>	<b>1.25</b>	<b>0.55</b>	<b>5.14</b>	<b>3.87</b>

\* Refer Note 4

**Notes :**

- The above audited results have been reviewed and approved by the Board of Directors at its meeting held on Friday, the 6th day of May, 2022. The results have been audited by the Statutory Auditors of the Company and have issued unqualified report.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for year ended March 31, 2022 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- The company has retrospectively restated its financial statements in accordance with Ind AS 8 'Accounting Policies, Changes in Accounting Estimates and Errors' and Ind As 1 'Presentation of Financial Statement'. The impact of the said retrospective restatement on the various components of the financial performance is enclosed in Annexure 2.
- The figures for quarter ended March 31, 2022 and March 31, 2021 represents the balance between audited financials in respect of full financials year and those published till the third quarter of the respective financials years.
- Previous quarters/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/year presentation.

For and on behalf of the Board

Place : New Delhi  
Date : May 6, 2022

Himanshu Gupta  
(Director & Chief Executive Officer)  
(DIN:03187614)

Ajay Garg  
(Director)  
(DIN:00003166)

Abhishesh Jha  
(CFO)

**Annexure 1 :**

Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (Listing Regulations), SEBI operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, information as required for period ended March 31, 2022 in respect of Non-convertible Debentures of the Company is as mentioned below :

**Key Financials Ratios**

	<b>As at March 31, 2022</b>
Debt Equity Ratio <sup>1</sup>	0.97
Debt Service Coverage Ratio <sup>3</sup>	Not Applicable
Interest Service Coverage Ratio <sup>3</sup>	Not Applicable
Total Debts to Total Assets	0.47
Net Worth (Rs.in Lakhs) <sup>2</sup>	35,985.40
Net Profit after tax (Rs.in Lakhs)	2,244.57
Earnings per share (Basic)	5.14
Earnings per share (Diluted)	5.14
Outstanding redeemable Preference Shares	Not Applicable
Capital Redemption Reserve (Rs.in Lakhs)☐	Nil
Debenture Redemption Reserve (Rs. in Lakhs)	2,500.00
Current Ratio <sup>3</sup>	Not Applicable
Long Term Debt to Working Capital Ratio <sup>3</sup>	Not Applicable
Bad Debts to Accounts Receivables Ratio <sup>3</sup>	Not Applicable
Current Liability Ratio <sup>3</sup>	Not Applicable
Debtors Turnover Ratio <sup>3</sup>	Not Applicable
Inventory Turnover Ratio <sup>3</sup>	Not Applicable
Operating Margin (%) <sup>3</sup>	Not Applicable
Net Profit Margin (%) <sup>4</sup>	25.54%
Sector Specific Ratio	
(a) GNPA %	2.84%
(b) NNPA %	1.99%

<sup>1</sup> Debt Equity Ratio = (Borrowing + Debt Securities)/ (Equity share capital + Other equity)

<sup>2</sup> Net worth = Equity + Other Equity (excluding other comprehensive income) - Deferred Tax Asset - Intangible Asset

<sup>3</sup> The company is registered under Reserve Bank of India Act, 1934 as Non Banking Financial Company, hence these ratios are generally not applicable.

<sup>4</sup> Net Profit Margin (%) = Profit after tax / Total Revenue from operation

## Annexure 2

In Accordance with Ind AS 8 'Accounting Policies, Changes in Accounting Estimates and Errors' and Ind As 1 'Presentation of Financial Statement', the Company has retrospectively restated –

Statement of Profit and Loss for the year ended March 31, 2021; and  
Notes for the year ended March 31, 2021 from classification of equity and debt instruments at fair value through OCI (FVTOCI) to FVTPL in accordance with Ind AS 109, Financial Instruments.

As per Ind AS 109 Investments in equity instruments should be classified as fair value through other comprehensive income (FVTOCI) only when the investment is of strategic and long term in nature and the company doesn't intend to sell over a long period. Further, debt instruments are to be classified as at fair value through other comprehensive income if the debt instrument is held within a business model of hold to collect contractual cash flows and sell. The company does not hold the equity investment for strategic purposes and there could be frequent purchases and sales in those instruments. The company holds debt instruments for trading. Accordingly, the classification of equity and debt investments have been restated retrospectively to reflect the business model of the company resulting in more relevant and faithful representation of the financial statements. Such restatement did not have any impact in the balance sheet as the equity and debt instruments were already stated at fair value. The impact of the same have been given in the Statement of Profit and Loss of the comparative period, and Statement of Changes in Equity at the beginning of the comparative period and for the comparative period. Moreover, the Balance Sheet at the beginning of the comparative period as on 01 April 2020 is not required as per Para 40A of Ind AS - 1, as there is no change on the information in the balance sheet at the beginning of the comparative period.

The impact of the said retrospective restatement on the various components of the financial performance is as under:

(₹ in Lakhs)

Particulars	Quarter Ended		Year Ended
	December 31, 2021	March 31, 2021	March 31, 2021
<b>Other Income</b>			
Decrease in Net gain on derecognition of investments that were measured at fair value through other comprehensive income	(341.30)	(44.29)	(44.29)
Increase / (Decrease) in Net gain on fair value changes	327.51	55.66	104.03
Increase / (Decrease) in Profit before Tax	(13.79)	11.37	59.74
<b>Tax Expenses</b>			
Increase / (Decrease) in Tax expense	(2.36)	1.95	10.25
Increase / (Decrease) in Profit/(loss) for the period	(11.43)	9.42	49.49
Other comprehensive income			
<b>Items that will be reclassified subsequently to profit or loss</b>			
Decrease in Fair value changes on investments	13.79	(11.37)	(59.74)
Decrease in Tax effect of Items that will be reclassified subsequently to profit and loss	(2.36)	1.95	10.25
Increase / (Decrease) in Total comprehensive income for the period (comprising profit (loss) and other comprehensive Income for the period)	(0.00)	-	-
Impact on Earning per Share - Basic/ Diluted	(0.03)	0.02	0.11

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

CIN : U51909DL1996PTC353582

REGD. OFFICE: 11/6B, 2nd Floor Shanti Chamber, Pusa Road New Delhi-110005

Phone No : 011-30111000 | email : nbfcare@smcfinance.com | website : www.smcfinance.com

Extract of audited results for the quarter and year ended March 31, 2022

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2022 (Audited)	December 31, 2021 (Unaudited)	March 31, 2021 (Audited)	March 31, 2022 (Audited)	March 31, 2021 (Audited)
1	Total Income from Operations	2,527.95	2,006.81	2,285.92	8,788.24	8,157.61
2	Net Profit for the period (before Tax and Exceptional Items)	1,087.50	702.50	313.76	2,972.07	2,277.97
3	Net Profit for the period before Tax (after Exceptional Items)	1,087.50	702.50	313.76	2,972.07	2,277.97
4	Net Profit for the period after Tax (after Exceptional Items)	816.62	545.32	239.04	2,244.57	1,691.03
5	Total Comprehensive Income for the period (Comprising Profit (after tax) and Other Comprehensive Income (after tax))	802.45	546.83	244.45	2,234.95	1,697.09
6	Paid Up Equity Share Capital (Face Value of ₹ 10 each)	4,365.69	4,365.69	4,365.69	4,365.69	4,365.69
7	Reserves Excluding Revaluation Reserves				32,024.06	29,789.12
8	Net worth	35,985.40	35,167.96	33,487.99	35,985.40	33,487.99
9	Paid up Debt Capital / Outstanding Debt	35,466.56	24,693.27	22,398.42	35,466.56	22,398.42
10	Outstanding Redeemable Preference Shares	-	-	-	-	-
11	Debt Equity Ratio	0.97	0.64	0.65	0.97	0.65
12	Earnings per share (EPS) (in ₹)					
	(a) Basic EPS	1.87	1.25	0.55	5.14	3.87
	(b) Diluted EPS	1.87	1.25	0.55	5.14	3.87
13	Capital Redemption Reserve	-	-	-	-	-
14	Debenture Redemption Reserve	2,500.00	4,000.00	1,000.00	2,500.00	1,000.00

**Notes :**

- The above audited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Friday, the 6th day of May, 2022. The Statutory Auditors of the Company have carried out a audit of the results and issued an unqualified report.
- The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- The above is an extract of the detailed format of quarterly and year ended financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year ended financial results are available on the Investor Corner Section of our website www.smcfinance.com.
- For the other line items referred in Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE Limited and can be accessed on Investor Corner Section of our website www.smcfinance.com.
- Previous quarters/period/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/period presentation.

For and on behalf of the Board

Place : New Delhi  
Date : May 6, 2022

Himanshu Gupta  
(Director & Chief Executive Officer)  
(DIN:03187614)

Ajay Garg  
(Director)  
(DIN:00003166)

Abhishesh Jha  
(CFO)