

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

**CIN : U51909DL1996PTC353582**

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

**Statement of unaudited results for the quarter and nine months ended December 31, 2021**

(₹ in Lakhs)

Sr.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2021 (Unaudited)	September 30, 2021 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
<b>1</b>	<b>Income</b>						
	<b>(A) Revenue from operations</b>						
	Fee and commission income	49.20	31.02	2.75	94.17	7.93	66.05
	Interest income	1,957.61	2,024.59	2,236.09	6,166.12	5,863.76	8,091.56
	Dividend income	-	-	-	-	-	-
	Net gain on proprietary trading	-	-	-	-	-	-
	<b>Total revenue from operations</b>	<b>2,006.81</b>	<b>2,055.61</b>	<b>2,238.84</b>	<b>6,260.29</b>	<b>5,871.69</b>	<b>8,157.61</b>
	<b>(B) Other income</b>	340.39	348.91	(3.53)	790.19	13.99	55.79
	<b>Total revenue (1A+1B)</b>	<b>2,347.20</b>	<b>2,404.52</b>	<b>2,235.31</b>	<b>7,050.48</b>	<b>5,885.68</b>	<b>8,213.40</b>
<b>2</b>	<b>Expenses</b>						
	(A) Fees and commission expense	109.73	204.63	138.51	400.62	315.42	276.56
	(B) Employee benefits expenses	447.36	373.92	284.66	1,174.45	700.09	1,035.20
	(C) Finance cost	552.33	594.51	560.02	1,698.32	1,342.36	1,978.42
	(D) Depreciation and amortisation expenses	67.38	59.11	52.17	177.66	139.70	198.14
	(E) Impairment on financial instruments	284.12	604.25	446.24	1,205.44	1,160.97	2,125.88
	(F) Other expenses	169.98	132.22	126.29	423.50	311.31	380.97
	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>1,630.90</b>	<b>1,968.64</b>	<b>1,607.89</b>	<b>5,079.99</b>	<b>3,969.85</b>	<b>5,995.17</b>
<b>3</b>	<b>Profit before share of profit/(loss) of joint venture and tax (1-2)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
4	Share of (loss) in joint venture	-	-	-	-	-	-
<b>5</b>	<b>Profit before exceptional items and tax (3+4)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
6	Exceptional items	-	-	-	-	-	-
<b>7</b>	<b>Profit before tax (5-6)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
8	Tax expense / (credit)	-	-	-	-	-	-
	(A) Current tax	153.49	(54.58)	122.58	190.27	472.74	679.00
	(B) Deferred tax / (credit)	6.05	157.16	51.94	281.08	31.19	(102.31)
	<b>Total tax expenses / (credit)</b>	<b>159.54</b>	<b>102.58</b>	<b>174.52</b>	<b>471.35</b>	<b>503.93</b>	<b>576.69</b>
<b>9</b>	<b>Profit after tax (7-8)</b>	<b>556.76</b>	<b>333.30</b>	<b>452.90</b>	<b>1,499.14</b>	<b>1,411.90</b>	<b>1,641.54</b>
<b>10</b>	<b>Other comprehensive income</b>						
	<b>(A) Items that will not be reclassified subsequently to profit or (loss)</b>						
	Remeasurement of the net defined benefit liability / asset	2.02	2.02	0.29	6.06	0.86	8.09
	Tax effect of Items that will not be reclassified subsequently to profit and loss	(0.51)	(0.51)	(0.08)	(1.53)	(0.22)	(2.04)
	<b>(B) Items that will be reclassified subsequently to profit or (loss)</b>						
	Fair value changes on investments	(13.79)	(78.17)	37.59	(85.92)	48.37	59.74
	Tax effect of Items that will be reclassified subsequently to profit and loss	2.36	13.41	(6.46)	14.74	(8.30)	(10.25)
	Exchange differences on translating foreign operations	-	-	-	-	-	-
	<b>Total other comprehensive income for the period (10A+10B)</b>	<b>(9.92)</b>	<b>(63.25)</b>	<b>31.34</b>	<b>(66.65)</b>	<b>40.71</b>	<b>55.54</b>
<b>11</b>	<b>Total comprehensive income for the period (9+10)</b>	<b>546.84</b>	<b>270.05</b>	<b>484.24</b>	<b>1,432.49</b>	<b>1,452.61</b>	<b>1,697.08</b>
12	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	4,365.69
13	Reserves excluding revaluation reserves						29,789.12
<b>14</b>	<b>Earnings per share ( EPS) (in ₹)</b>						
	<b>(a) Basic EPS</b>	1.28	0.76	1.04	3.43	3.23	3.76
	<b>(b) Diluted EPS</b>	1.28	0.76	1.04	3.43	3.23	3.76

**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 Saturday, the 29th day of January, 2022. The Statutory Auditors of the Company have carried out a Limited Review 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 nine months ended December 31, 2021 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- Previous quarters/period/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/period presentation.

**Recommended to Board for Approval**

Place : New Delhi

Date : January 29, 2022

**(Chairman of the Audit Committee)**

**MONEYWISE FINANCIAL SERVICES PVT. LTD.**

CIN : U51909DL1996PTC353582

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

**Statement of unaudited results for the quarter and nine months ended December 31, 2021**

(₹ in Lakhs)

Sr.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2021 (Unaudited)	September 30, 2021 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
<b>1</b>	<b>Income</b>						
	<b>(A) Revenue from operations</b>						
	Fee and commission income	49.20	31.02	2.75	94.17	7.93	66.05
	Interest income	1,957.61	2,024.59	2,236.09	6,166.12	5,863.76	8,091.56
	Dividend income	-	-	-	-	-	-
	Net gain on proprietary trading	-	-	-	-	-	-
	<b>Total revenue from operations</b>	<b>2,006.81</b>	<b>2,055.61</b>	<b>2,238.84</b>	<b>6,260.29</b>	<b>5,871.69</b>	<b>8,157.61</b>
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	<b>Total revenue (1A+1B)</b>	<b>2,347.20</b>	<b>2,404.52</b>	<b>2,235.31</b>	<b>7,050.48</b>	<b>5,885.68</b>	<b>8,213.40</b>
<b>2</b>	<b>Expenses</b>						
	(A) Fees and commission expense	109.73	204.63	138.51	400.62	315.42	276.56
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	<b>Total expenses (2A+2B+2C+2D+2E+2F)</b>	<b>1,630.90</b>	<b>1,968.64</b>	<b>1,607.89</b>	<b>5,079.99</b>	<b>3,969.85</b>	<b>5,995.17</b>
<b>3</b>	<b>Profit before share of profit/(loss) of joint venture and tax (1-2)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
<b>4</b>	Share of (loss) in joint venture	-	-	-	-	-	-
<b>5</b>	<b>Profit before exceptional items and tax (3+4)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
<b>6</b>	Exceptional items	-	-	-	-	-	-
<b>7</b>	<b>Profit before tax (5-6)</b>	<b>716.30</b>	<b>435.88</b>	<b>627.42</b>	<b>1,970.49</b>	<b>1,915.83</b>	<b>2,218.23</b>
<b>8</b>	Tax expense / (credit)						
	(A) Current tax	153.49	(54.58)	122.58	190.27	472.74	679.00
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<b>9</b>	<b>Profit after tax (7-8)</b>	<b>556.76</b>	<b>333.30</b>	<b>452.90</b>	<b>1,499.14</b>	<b>1,411.90</b>	<b>1,641.54</b>
<b>10</b>	<b>Other comprehensive income</b>						
	<b>(A) Items that will not be reclassified subsequently to profit or (loss)</b>						
	Remeasurement of the net defined benefit liability / asset	2.02	2.02	0.29	6.06	0.86	8.09
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	Exchange differences on translating foreign operations	-	-	-	-	-	-
	<b>Total other comprehensive income for the period (10A+10B)</b>	<b>(9.92)</b>	<b>(63.25)</b>	<b>31.34</b>	<b>(66.65)</b>	<b>40.71</b>	<b>55.54</b>
<b>11</b>	<b>Total comprehensive income for the period (9+10)</b>	<b>546.84</b>	<b>270.05</b>	<b>484.24</b>	<b>1,432.49</b>	<b>1,452.61</b>	<b>1,697.08</b>
<b>12</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	4,365.69
<b>13</b>	Reserves excluding revaluation reserves						29,789.12
<b>14</b>	<b>Earnings per share (EPS) (in ₹)</b>						
	<b>(a) Basic EPS</b>	1.28	0.76	1.04	3.43	3.23	3.76
	<b>(b) Diluted EPS</b>	1.28	0.76	1.04	3.43	3.23	3.76

**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 Saturday, the 29th day of January, 2022. The Statutory Auditors of the Company have carried out a Limited Review 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 nine months ended December 31, 2021 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- 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 : January 29, 2022

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

Ajay Garg  
(Director)  
(DIN:00003166)

**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 nine months ended December 31, 2021 in respect of Non-convertible Debentures of the Company is as mentioned below :

**Key Financials Ratios**

	<b>As at December 31, 2021</b>
Debt Equity Ratio <sup>1</sup>	0.69
Debt Service Coverage Ratio <sup>3</sup>	Not Applicable
Interest Service Coverage Ratio <sup>3</sup>	Not Applicable
Total Debts to Total Assets	0.39
Net Worth (Rs.in Lakhs) <sup>2</sup>	35,238.63
Net Profit after tax (Rs.in Lakhs)	1,499.14
Earnings per share (Basic)	3.43
Earnings per share (Diluted)	3.43
Outstanding redeemable Preference Shares	Not Applicable
Capital Redemption Reserve (Rs.in Lakhs) <sup>2</sup>	Nil
Debenture Redemption Reserve (Rs. in Lakhs)	4,000.00
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>	23.95%
Sector Specific Ratio	
(a) GNPA %	2.55%
(b) NNPA %	1.61%

<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

**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 : nbfccare@smcfinance.com | website : www.smcfinance.com****Extract of unaudited results for the quarter and nine months ended December 31, 2021****(₹ in Lakhs)**

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2021 (Unaudited)	September 30, 2021 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
1	Total Income from Operations	2,006.81	2,055.61	2,238.84	6,260.29	5,871.69	8,157.61
2	Net Profit for the period (before Tax and Exceptional Items)	716.30	435.88	627.42	1,970.49	1,915.83	2,218.23
3	Net Profit for the period before Tax (after Exceptional Items)	716.30	435.88	627.42	1,970.49	1,915.83	2,218.23
4	Net Profit for the period after Tax (after Exceptional Items)	556.76	333.30	452.90	1,499.14	1,411.90	1,641.54
5	Total Comprehensive Income for the period (Comprising Profit (after tax) and Other Comprehensive Income (after tax))	546.84	270.05	484.24	1,432.49	1,452.61	1,697.08
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	4,365.69
7	Reserves Excluding Revaluation Reserves						29,789.12
8	Net worth	35,238.63	34,682.38	33,394.43	35,238.63	33,394.43	33,493.53
9	Paid up Debt Capital / Outstanding Debt	24,488.43	22,264.02	26,299.34	24,488.43	26,299.34	22,330.41
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.69	0.64	0.78	0.69	0.78	0.65
12	Earnings per share (EPS) (in ₹)						
	(a) Basic EPS	1.28	0.76	1.04	3.43	3.23	3.76
	(b) Diluted EPS	1.28	0.76	1.04	3.43	3.23	3.76
13	Capital Redemption Reserve	-	-	-	-	-	-
14	Debenture Redemption Reserve	4,000.00	3,000.00	-	4,000.00	-	1,000.00

**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 Saturday, the 29th day of January, 2022. The Statutory Auditors of the Company have carried out a Limited Review 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 nine months 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 nine months 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 : January 29, 2022

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

Ajay Garg  
(Director)  
(DIN:00003166)