

**MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED**

CIN : U51909DL1996PTC353582

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

Statement of unaudited results for the quarter and nine months ended December 31, 2019

(₹ in Lakhs)


| Sr. No. | Particulars   | Quarter Ended                    |                                   |                                  | Nine Months Ended                |                                  | Year Ended                  |
|---------|---|----------------------------------|-----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------------|
|         |   | December 31, 2019<br>(Unaudited) | September 30, 2019<br>(Unaudited) | December 31, 2018<br>(Unaudited) | December 31, 2019<br>(Unaudited) | December 31, 2018<br>(Unaudited) | March 31, 2019<br>(Audited) |
| 1       | <b>Income</b>   |                                  |                                   |                                  |                                  |                                  |                             |
|         | (A) Revenue from operations   |                                  |                                   |                                  |                                  |                                  |                             |
|         | Fee and commission income   | 0.01                             | 0.45                              | 0.37                             | 0.78                             | 1.02                             | 1.77                        |
|         | Interest income   | 2,103.26                         | 2,456.26                          | 2,558.52                         | 6,957.16                         | 6,744.02                         | 9,713.91                    |
|         | <b>Total Revenue from operations</b>  | <b>2,103.27</b>                  | <b>2,456.71</b>                   | <b>2,558.89</b>                  | <b>6,957.94</b>                  | <b>6,745.04</b>                  | <b>9,715.68</b>             |
|         | (B) Other Income  | 18.57                            | 21.97                             | 21.11                            | 60.20                            | 62.53                            | 172.44                      |
|         | <b>Total Revenue (1A+1B)</b>  | <b>2,121.84</b>                  | <b>2,478.68</b>                   | <b>2,580.00</b>                  | <b>7,018.14</b>                  | <b>6,807.57</b>                  | <b>9,888.12</b>             |
| 2       | <b>Expenses</b>   |                                  |                                   |                                  |                                  |                                  |                             |
|         | (A) Fees and commission expense   | 100.76                           | 271.36                            | 221.43                           | 608.73                           | 391.93                           | 599.68                      |
|         | (B) Employee benefits expenses  | 198.89                           | 207.49                            | 141.35                           | 582.64                           | 423.15                           | 580.89                      |
|         | (C) Finance cost  | 598.63                           | 795.15                            | 941.71                           | 2,242.29                         | 2,469.75                         | 3,482.14                    |
|         | (D) Depreciation and amortisation expenses  | 29.14                            | 22.53                             | 11.04                            | 72.09                            | 26.93                            | 42.93                       |
|         | (E) Impairment on financial instruments   | 129.93                           | 275.19                            | 183.32                           | 600.08                           | 299.07                           | 442.26                      |
|         | (F) Other expenses  | 145.50                           | 95.86                             | 79.88                            | 337.78                           | 237.49                           | 341.34                      |
|         | <b>Total Expenses (2A+2B+2C+2D+2E+2F)</b>   | <b>1,202.85</b>                  | <b>1,667.58</b>                   | <b>1,578.73</b>                  | <b>4,443.61</b>                  | <b>3,848.32</b>                  | <b>5,489.24</b>             |
| 3       | <b>Profit before share of profit/(loss) of joint venture and tax (1-2)</b>        | <b>918.99</b>                    | <b>811.10</b>                     | <b>1,001.27</b>                  | <b>2,574.53</b>                  | <b>2,959.25</b>                  | <b>4,398.88</b>             |
| 4       | Share of (loss) in joint venture  | -                                | -                                 | -                                | -                                | -                                | -                           |
| 5       | <b>Profit before exceptional items and tax (3+4)</b>                              | <b>918.99</b>                    | <b>811.10</b>                     | <b>1,001.27</b>                  | <b>2,574.53</b>                  | <b>2,959.25</b>                  | <b>4,398.88</b>             |
| 6       | Exceptional items   | -                                | -                                 | -                                | -                                | -                                | -                           |
| 7       | <b>Profit Before Tax (5-6)</b>  | <b>918.99</b>                    | <b>811.10</b>                     | <b>1,001.27</b>                  | <b>2,574.53</b>                  | <b>2,959.25</b>                  | <b>4,398.88</b>             |
| 8       | Tax Expenses (including Deferred Tax)   | 238.78                           | 247.71                            | 295.95                           | 772.17                           | 874.01                           | 1,289.26                    |
| 9       | <b>Profit After Tax (7-8)</b>   | <b>680.21</b>                    | <b>563.39</b>                     | <b>705.32</b>                    | <b>1,802.36</b>                  | <b>2,085.24</b>                  | <b>3,109.62</b>             |
| 10      | <b>Other comprehensive income</b>   |                                  |                                   |                                  |                                  |                                  |                             |
|         | (A) Items that will not be reclassified subsequently to profit or (loss)          |                                  |                                   |                                  |                                  |                                  |                             |
|         | Remeasurement of the net defined benefit liability / asset                        | (0.18)                           | (0.18)                            | (0.16)                           | (0.54)                           | (0.49)                           | (0.72)                      |
|         | Tax effect of Items that will not be reclassified subsequently to profit and loss | 0.05                             | (0.40)                            | 0.05                             | (0.30)                           | 0.14                             | 0.21                        |
|         | (B) Items that will be reclassified subsequently to profit or (loss)              |                                  |                                   |                                  |                                  |                                  |                             |
|         | Fair value changes on investments   | (0.02)                           | (1.59)                            | 5.13                             | (7.97)                           | (32.00)                          | (39.28)                     |
|         | Tax effect of Items that will be reclassified subsequently to profit and loss     | -                                | 0.10                              | (0.90)                           | 1.21                             | 5.59                             | 6.86                        |
|         | <b>Total other comprehensive income for the period (10A+10B)</b>                  | <b>(0.15)</b>                    | <b>(2.07)</b>                     | <b>4.12</b>                      | <b>(7.60)</b>                    | <b>(26.76)</b>                   | <b>(32.93)</b>              |
| 11      | <b>Total comprehensive income for the period (9+10)</b>                           | <b>680.06</b>                    | <b>561.32</b>                     | <b>709.44</b>                    | <b>1,794.76</b>                  | <b>2,058.48</b>                  | <b>3,076.69</b>             |
| 12      | Paid Up Equity Share Capital (Face Value of ₹ 10 each)                            | 4,365.69                         | 4,365.69                          | 3,965.69                         | 4,365.69                         | 3,965.69                         | 3,965.69                    |
| 13      | Reserves Excluding Revaluation Reserves   |                                  |                                   |                                  |                                  |                                  | 21,645.11                   |
| 14      | <b>Earning per share (EPS) (in ₹)</b>   |                                  |                                   |                                  |                                  |                                  |                             |
|         | (a) Basic EPS   | 1.56                             | 1.29                              | 1.78                             | 4.25                             | 5.26                             | 7.84                        |
|         | (b) Diluted EPS   | 1.56                             | 1.29                              | 1.78                             | 4.25                             | 5.26                             | 7.84                        |


**Notes:**

- The above results have been reviewed and approved by the Board of Directors at its meeting held on 4th February, 2020. 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 Company has adopted Ind AS 116 "Leases" effective 1st April 2019, as notified by the Ministry of Corporate Affairs (MCA) vide Companies (Indian Accounting Standard), Amendment Rules, 2019, retrospectively with the cumulative effect of initially applying the Standard recognized at the date of initial application.
- Figures for the previous quarters / period have been regrouped and rearranged wherever necessary.

Place : New Delhi  
Date : February 4, 2020

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

For and on behalf of the Board  
  
Ajay Garg (Director)  
(DIN : 00003166)

  
Deepak Aggarwal  
(CFO)