

MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED
STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakhs)

Particulars	As at September 30, 2022	As at March 31, 2022
	(Unaudited)	(Audited)
Assets		
Financial assets		
Cash and cash equivalents	2,448.95	1,882.87
Other bank balance	1,948.55	2,925.34
Receivables		
Trade receivables	79.10	45.27
Other receivables	426.23	59.84
Loans	71,181.44	68,042.81
Investments	1,481.70	451.84
Other financial assets	39.15	39.11
Non-financial assets		
Current tax assets (net)	378.22	290.84
Deferred tax Assets (net)	380.14	324.54
Assets held for sale	417.67	400.76
Property, plant and equipment	339.49	168.76
Right of use asset	448.73	364.37
Other intangible assets	43.71	54.68
Intangible assets under development	59.79	34.76
Other non-financial assets	1,214.53	964.60
Total assets	80,887.40	76,050.39
Liabilities and equity		
Liabilities		
Financial liabilities		
Trade payables	1,571.89	895.25
Payables		
Other payables		
Lease liabilities	479.38	394.40
Debt Securities	5,144.32	10,071.19
Borrowings	31,660.73	26,927.52
Other financial liabilities	3,086.06	888.23
Non-financial liabilities		
Current tax liabilities (net)	228.15	-
Provisions	256.89	193.25
Other non-financial liabilities	322.95	290.80
Equity		
Equity share capital	4,365.69	4,365.69
Other equity	33,771.34	32,024.06
Total liabilities and equity	80,887.40	76,050.39

For and on behalf of the Board

Place : Faridabad
Date : November 05, 2022

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

Ajay Garg
(Director)
(DIN:00003166)

Abhishesh Jha
(CFO)

MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED

CIN : U51909DL1996PTC353582

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

Statement of unaudited results for the quarter and half year ended September 30, 2022

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021* (Unaudited)	September 30, 2022 (Unaudited)	September 30, 2021* (Unaudited)	March 31, 2022 (Audited)
1	Income						
	(A) Revenue from operations						
	Fee and commission income	70.03	44.25	31.02	114.28	44.97	143.77
	Interest income	2,701.03	2,838.38	2,034.98	5,539.41	4,220.04	8,728.23
	Rental Income	0.98	-	-	0.98	-	-
	Net gain on fair value changes	135.21	361.32	268.96	496.53	369.44	1,056.17
	Total revenue from operations	2,907.25	3,243.95	2,334.96	6,151.20	4,634.45	9,928.17
	(B) Other income	16.38	1.86	1.77	18.24	8.23	9.78
	Total revenue (1A+1B)	2,923.63	3,245.81	2,336.73	6,169.44	4,642.68	9,937.95
2	Expenses						
	(A) Fees and commission expense	129.59	172.43	193.53	302.02	266.42	498.25
	(B) Employee benefits expenses	566.01	624.56	373.91	1,190.57	727.09	1,729.34
	(C) Finance cost	799.32	787.89	594.52	1,587.21	1,145.99	2,432.73
	(D) Depreciation and amortisation expenses	57.05	54.36	59.11	111.41	110.28	250.18
	(E) Impairment on financial instruments	(54.55)	298.77	604.49	244.22	929.81	1,450.37
	(F) Other expenses	229.91	198.18	153.46	428.09	281.03	605.02
	Total expenses (2A+2B+2C+2D+2E+2F)	1,727.33	2,136.19	1,979.02	3,863.52	3,460.62	6,965.89
3	Profit before share of profit/(loss) of joint venture and tax (1-2)	1,196.30	1,109.62	357.71	2,305.92	1,182.06	2,972.06
4	Exceptional items	-	-	-	-	-	-
5	Profit before tax (3-4)	1,196.30	1,109.62	357.71	2,305.92	1,182.06	2,972.06
6	Tax expense						
	(A) Current tax	263.39	344.42	(54.57)	607.81	36.78	425.40
	(B) Deferred tax	36.62	(90.60)	143.74	(53.98)	262.65	302.10
	Total tax expenses	300.01	253.82	89.17	553.83	299.43	727.50
7	Profit after tax (5-6)	896.29	855.80	268.54	1,752.09	882.63	2,244.56
8	Other comprehensive income						
	Items that will not be reclassified subsequently to profit or (loss)						
	Remeasurement of the net defined benefit liability / asset	(3.21)	(3.22)	2.02	(6.43)	4.04	(12.86)
	Tax effect of Items that will not be reclassified subsequently to profit and loss	0.81	0.81	(0.51)	1.62	(1.02)	3.24
	Total other comprehensive income for the period	(2.40)	(2.41)	1.51	(4.81)	3.02	(9.62)
9	Total comprehensive income for the period (7+8)	893.89	853.39	270.05	1,747.28	885.65	2,234.94
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	4,365.69
11	Reserves						32,024.06
12	Earnings per share (EPS) (in ₹)						
	Basic & Diluted EPS	2.05	1.96	0.62	4.01	2.02	5.14

* Restated. 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 Saturday, the 5th day of November, 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 quarter and half year ended September 30, 2022 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- During the previous year, the company has restated its financial statements in accordance with Ind AS 8 'Accounting Policies, Changes in Accounting Estimates and Errors'. Figures for the quarter and period ended September 30, 2022 have been restated accordingly and the impact of the said restatement on the various components of the financial performance is enclosed in Annexure 2.
- All the secured non-convertible debentures of the Company are fully secured by first pari passu charge by hypothecation of book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter, the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein.
- On 26th September, 2022 the Company redeemed 9.50% Non-Convertible Debentures of INR 25 crores having ISIN INE956L07027.
- The Board of Directors of the Company in its meeting held on the 20th day of September, 2022, has approved fresh issuance of 250 Listed Secured Redeemable Non-Convertible Debentures of ₹ 10,00,000 (Ten Lakhs) each aggregating to ₹ 25,00,00,000/- (Twenty Five Crores) on private placement basis.
- Previous quarters/half year/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/half year/year end presentation.

Recommended to Board for Approval

Place : Faridabad
Date : November 05, 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 unaudited results for the quarter and half year ended September 30, 2022

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
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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	4,365.69
11	Reserves						32,024.06
12	Earnings per share (EPS) (in ₹)						
	Basic & Diluted EPS	2.05	1.96	0.62	4.01	2.02	5.14

* Restated. 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 Saturday, the 5th day of November, 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 quarter and half year ended September 30, 2022 in respect of Non-convertible Debentures of the Company is enclosed as Annexure 1.
- During the previous year, the company has restated its financial statements in accordance with Ind AS 8 'Accounting Policies, Changes in Accounting Estimates and Errors'. Figures for the quarter and period ended September 30, 2022 have been restated accordingly and the impact of the said restatement on the various components of the financial performance is enclosed in Annexure 2.
- All the secured non-convertible debentures of the Company are fully secured by first pari passu charge by hypothecation of book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter, the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein.
- On 26th September, 2022 the Company redeemed 9.50% Non-Convertible Debentures of INR 25 crores having ISIN INE956L07027.
- The Board of Directors of the Company in its meeting held on the 20th day of September, 2022, has approved fresh issuance of 250 Listed Secured Redeemable Non-Convertible Debentures of ₹ 10,00,000 (Ten Lakhs) each aggregating to ₹ 25,00,00,000/- (Twenty Five Crores) on private placement basis.
- Previous quarters/half year/year ended figures have been regrouped/reclassified wherever necessary to confirm to the current quarter/half year/year end presentation.

For and on behalf of the Board

Place : Faridabad
Date : November 05, 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 half year ended September 30, 2022 in respect of Non-convertible Debentures of the Company is as mentioned below :

Key Financials Ratios

	For the quarter ended September 30, 2022	For the half year ended September 30, 2022
Debt Equity Ratio ¹		0.96
Debt Service Coverage Ratio ³		Not Applicable
Interest Service Coverage Ratio ³		Not Applicable
Total Debts to Total Assets		0.46
Net Worth (Rs.in Lakhs) ²		37,669.18
Net Profit after tax (Rs.in Lakhs)	896.29	1,752.09
Earnings per share (Basic)	2.05	4.01
Earnings per share (Diluted)	2.05	4.01
Outstanding redeemable Preference Shares		Not Applicable
Capital Redemption Reserve (Rs.in Lakhs)		Nil
Debenture Redemption Reserve (Rs. in Lakhs)		Nil
Current Ratio ³		Not Applicable
Long Term Debt to Working Capital Ratio ³		Not Applicable
Bad Debts to Accounts Receivables Ratio ³		Not Applicable
Current Liability Ratio ³		Not Applicable
Debtors Turnover Ratio ³		Not Applicable
Inventory Turnover Ratio ³		Not Applicable
Operating Margin (%) ³		Not Applicable
Net Profit Margin (%) ⁴	30.83%	28.48%
Sector Specific Ratio		
(a) GNPA %		2.62%
(b) NNPA %		1.51%

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

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

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

⁴ 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', the Company has retrospectively restated –

Statement of Profit and Loss for the quarter and half year ended September 30, 2021; and
Statement of Cash Flows for the half year ended September 30, 2021

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 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.

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

(₹ in Lakhs)

Particulars	Quarter Ended	Half year Ended
	September 30, 2021	September 30, 2021
Revenue From Operation		
Increase/ (Decrease) net gain on fair value change	268.97	369.44
Other Income		
Decrease in Net gain on derecognition of investments that were measured at fair value through other comprehensive income	(347.14)	(441.57)
Increase / (Decrease) in Profit before Tax	(78.17)	(72.13)
Increase / (Decrease) in Tax expense	13.41	12.38
Increase / (Decrease) in Profit/(loss) for the period	(64.76)	(59.75)
Other comprehensive income		
Items that will be reclassified subsequently to profit or loss		
Decrease in Fair value changes on investments	78.17	72.13
Decrease in Tax effect of Items that will be reclassified subsequently to profit and loss	(13.41)	(12.38)
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	(0.15)	(0.14)

The impact of the said retrospective restatement on statement of cash flows is as under:

(₹ in Lakhs)

Particulars	Half Year Ended
	September 30, 2021
Increase / (Decrease) in Net cash generated from / (used in) operating activities	819.09
Increase / (Decrease) in Net cash generated from / (used in) investing activities	(857.22)
Increase / (Decrease) in Net cash generated from / (used in) financing activities	38.13
Increase / (Decrease) in Net increase / (decrease) in cash and cash equivalents	0.00

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 financial results for the quarter and half year ended September 30, 2022

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021* (Unaudited)	September 30, 2022 (Unaudited)	September 30, 2021* (Unaudited)	March 31, 2022 (Audited)
1	Total Income from Operations	2,907.25	3,243.95	2,334.96	6,151.20	4,634.45	9,928.17
2	Net Profit for the period (before Tax and Exceptional Items)	1,196.30	1,109.62	357.71	2,305.92	1,182.06	2,972.06
3	Net Profit for the period before Tax (after Exceptional Items)	1,196.30	1,109.62	357.71	2,305.92	1,182.06	2,972.06
4	Net Profit for the period after Tax (after Exceptional Items)	896.29	855.80	268.54	1,752.09	882.63	2,244.56
5	Total Comprehensive Income for the period (Comprising Profit (after tax) and Other Comprehensive Income (after tax))	893.89	853.39	270.05	1,747.28	885.65	2,234.94
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						32,024.06
8	Net worth	37,669.18	36,756.61	34,624.94	37,669.18	34,624.94	35,985.40
9	Paid up Debt Capital / Outstanding Debt	36,805.05	38,536.30	22,264.01	36,805.05	22,264.01	36,998.71
10	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
11	Debt Equity Ratio	0.96	1.03	0.64	0.96	0.64	1.02
12	Earnings per share (EPS) (in ₹)						
	(a) Basic EPS	2.05	1.96	0.62	4.01	2.02	5.14
	(b) Diluted EPS	2.05	1.96	0.62	4.01	2.02	5.14
13	Capital Redemption Reserve	-	-	-	-	-	-
14	Debenture Redemption Reserve	-	-	3,000.00	-	3,000.00	2,500.00

* Restated. Refer Note 3

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 05th day of November, 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 half 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 half 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.
- All the secured non-convertible debentures of the Company are fully secured by first pari passu charge by hypothecation of book debts/loan receivables to the extent as stated in the respective information memorandum/disclosure documents. Further, during the quarter, the Company has at all times for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum/disclosure documents which is sufficient to discharge the principal, interest accrued thereon and such other sums as mentioned therein.
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(DIN:03187614)

Ajay Garg
(Director)
(DIN:00003166)

Abhishesh Jha
(CFO)

MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED
STATEMENT OF CASH FLOWS

(₹ in Lakhs)

Particulars	For the half year ended September 30, 2022 (Unaudited)	For the half year ended September 30, 2021* (Unaudited)
Cash flow from operating activities:		
Profit after tax	1,752.09	882.63
Adjustments to reconcile net profit to net cash provided by operating activities:		
Tax expense	553.83	299.43
Depreciation and amortization	111.41	110.28
Finance costs	1,587.21	1,145.99
Interest income other than from financing business	(0.36)	(0.22)
Allowance for impairment of loans	244.22	929.81
Net loss/(profit) on derecognition of property, plant and equipment	9.49	-
Operating profit before working capital changes	4,257.89	3,367.92
Changes in assets and liabilities		
Other bank balances	976.79	(1,191.41)
Trade receivables	(33.83)	124.77
Other receivables	(366.39)	9.86
Loans	(3,382.85)	246.87
Asset acquired against loan portfolio	(16.91)	(160.00)
Investments	(1,029.86)	(1,578.35)
Other financial assets	(0.04)	(26.16)
Other non-financial assets	(249.93)	(47.47)
Trade payables	676.64	(596.67)
Other financial liabilities	2,197.83	1,407.40
Other non-financial liabilities	32.15	42.26
Provisions	57.21	51.00
Cash generated from / (used in) operations	3,118.70	1,650.02
Income taxes paid (net of refund)	(467.01)	(424.35)
Net cash generated from / (used in) operating activities	(A) 2,651.69	1,225.67
Cash flow from investing activities:		
Expenditure on PPE, intangible assets and intangible assets under development	(274.24)	(79.43)
Sale proceeds on PPE and intangible assets	9.91	-
Interest received	0.36	0.22
Net cash generating from / (used in) investing activities	(B) (263.97)	(79.21)
Cash flow from financing activities:		
Payment of interest	(1,601.10)	(1,175.45)
Repayment of lease liabilities	(61.54)	(49.33)
Addition to term loan	8,800.00	3,900.00
Repayment of term loan	(3,698.07)	(2,459.85)
Proceeds / (repayment) from loan repayable on demand (net)	(260.93)	(1,528.36)
Proceeds/ (repayment) from debt securities	(5,000.00)	-
Net cash generating from / (used in) financing activities	(C) (1,821.64)	(1,312.99)
Net increase / (decrease) in cash and cash equivalents	(A+B+C) 566.08	(166.53)
Cash and cash equivalents at the beginning of the period	1,882.87	424.49
Cash and cash equivalents at the end of the period	2,448.95	257.96

*Restated. Refer Annexure 2

Notes:

- 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, 2013.
- Interest expense includes other borrowing cost.
- Figures in brackets indicate cash outflow.

For and on behalf of the Board

Place : Faridabad

Date : 05 November, 2022

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

Ajay Garg
(Director)
(DIN:00003166)

Abhishesh Jha
(CFO)