

Agriwise Finserve Limited												(Rs. In Cr.)			
PROFITABILITY STATEMENTS															
S. No.	PARTICULARS	31.3.2016 Audited	31.3.2017 Audited	31.3.2018 Audited	31.3.2019 Audited	31.3.2020 Audited	31.3.2021 Audited	31.3.2022 Audited	31.3.2023 Projected	31.3.2024 Projected	31.3.2025 Projected	31.3.2026 Projected	31.3.2027 Projected	31.3.2028 Projected	31.3.2029 Projected
1	Gross Income														
	Fees income (Loan Processing Charges)	1.93	3.34	3.82	4.36	0.01	-	-	0.54	-	-	-	-	-	-
	Interest Income	16.37	37.01	57.91	67.27	64.87	51.44	40.44	31.27	71.51	126.44	207.44	294.17	386.22	480.51
	Net gain on fair value changes	0.78	0.74	0.41	-	-	0.01	0.02	0.05	-	-	-	-	-	-
	Other Income	0.01	0.91	1.97	3.60	3.61	3.03	3.49	5.86	24.09	50.24	77.61	105.57	134.38	163.08
	Total	19.09	42.01	64.11	75.23	68.49	54.48	43.95	37.72	95.60	176.68	285.05	399.74	520.60	643.59
2	Expenses														
	Interest on Borrowings	2.26	12.23	26.64	32.21	34.86	20.09	11.02	18.36	31.70	64.20	108.49	160.74	212.99	260.49
	Interest on debt securities	-	1.15	1.31	-	-	3.43	2.81	-	-	-	-	-	-	-
	Processing Fees & bank Charges	-	-	-	0.99	-	0.13	1.01	-	-	-	-	-	-	-
	Administrative and Other Expenses	5.85	10.37	10.29	16.89	5.97	6.24	8.24	2.04	2.35	2.70	3.10	3.57	4.10	4.72
	Impairment losses on financial instruments	-	-	-	-	10.41	8.05	0.73	2.14	8.02	14.28	28.18	43.84	60.30	77.58
	Employee Benefit Expenses	5.34	7.49	10.47	12.87	8.84	10.41	9.37	10.50	27.13	55.21	85.15	116.18	149.02	181.45
	Depreciation	0.30	0.43	0.55	0.63	1.41	1.29	1.98	1.25	-	-	-	-	-	-
C	Total Cost	13.76	31.67	49.26	63.59	61.62	49.64	35.16	34.29	69.19	136.38	224.91	324.32	426.41	524.23
E	Operating Profit	5.33	10.33	14.85	11.64	6.87	4.84	8.79	3.43	26.41	40.29	60.14	75.42	94.19	119.37
	Non-Operating Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-Operating Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Preliminary Expenses written off	-	-	-	#REF!	-	-	-	-	-	-	-	-	-	-
G	Profit Before Income Tax (H-J-K-L)	5.33	10.33	14.85	#REF!	6.87	4.84	8.79	3.43	26.41	40.29	60.14	75.42	94.19	119.37
	Current Tax	1.95	3.99	4.77	3.75	2.07	1.47	2.67	0.86	6.64	10.14	15.13	18.98	23.70	30.03
	Deferred Tax Liability (Assets)	(0.16)	(0.26)	(0.33)	(0.44)	(1.06)	-	-	-	-	-	-	-	-	-
	Actuarial gain/(loss) on employee defined benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
H	Profit After Tax (M-N)	3.54	6.61	10.41	#REF!	5.86	3.37	6.12	2.57	19.76	30.16	45.01	56.45	70.49	89.33
	Actuarial gain/(loss) on employee defined benefits	-	-	-	-	0.02	0.06	-	-	-	-	-	-	-	-
	Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(0.01)	-	-	-	-	-	-	-	-
I	Other Comprehensive Income					0.02	0.05	-	-	-	-	-	-	-	-
	Total Comprehensive Income for the period				#REF!	5.88	3.42	6.12	2.57	19.76	30.16	45.01	56.45	70.49	89.33

Agriwise Finserve Limited															
BALANCE SHEETS															
Sr. No.	PARTICULARS	31.3.2016 Audited	31.3.2017 Audited	31.3.2018 Audited	31.3.2019 Audited	31.3.2020 Audited	31.3.2021 Audited	31.3.2022 Audited	31.3.2023 Projected	31.3.2024 Projected	31.3.2025 Projected	31.3.2026 Projected	31.3.2027 Projected	31.3.2028 Projected	31.3.2029 Projected
1.	SOURCE OF FUNDS														
	Authorised Share Capital	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	250.00	250.00	250.00	250.00	250.00	250.00
	Sub Total	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	250.00	250.00	250.00	250.00	250.00	250.00
	Issued & Subscribed & Fully paid-upShare Capital	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	250.00	250.00	250.00	250.00	250.00	250.00
	Sub Total	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	250.00	250.00	250.00	250.00	250.00	250.00
	Reserves and Surplus	1.92	8.53	19.08	#REF!	17.25	20.61	25.88 25.89	28.45	48.22	78.37	123.38	179.83	250.31	339.65
	Stock Options Outstanding														
	Opening Balance	-	-	-	0.14	2.22	1.03	0.98	0.05	0.05	0.05	0.05	0.05	0.05	0.05
	Add: Expenses on Employee stock option Plans (ESOP)	-	-	0.14	0.04	(1.19)	(0.05)	(0.93)							
	Closing Balance	-	-	0.14	0.18	1.03	0.98	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
	Statutory Reserve														
	Opening Special Reserve	0.00	0.71	2.03	4.11	5.77	6.68	7.37	8.59	9.10	13.06	19.09	28.09	39.38	53.48
	Addition During the Year	0.71	1.32	2.08	#REF!	0.91	0.68	1.22	0.51	3.95	6.03	9.00	11.29	14.10	17.87
	Closing Balance	0.71	2.03	4.11	#REF!	6.68	7.36	8.59	9.10	13.06	19.09	28.09	39.38	53.48	71.34
	Suplus														
	Opening Balance	(1.62)	1.21	6.50	14.83	4.48	9.45	12.12	17.02	19.07	34.89	59.01	95.02	140.17	196.56
	Add: Profit During the Year	3.54	6.61	10.41	#REF!	5.88	3.37	6.12	2.57	19.76	30.16	45.01	56.45	70.49	89.33
	Less: Transfer to Statutory Reserve	0.71	1.32	2.08	#REF!	0.91	0.68	1.22	0.51	3.95	6.03	9.00	11.29	14.10	17.87
	Closing Balance	1.21	6.50	14.83	#REF!	9.45	12.14	17.02	19.07	34.89	59.01	95.02	140.17	196.56	268.03
	Other Comprehensive Income (OCI)														
	Opening Balance					0.06	0.09	0.13	0.22	0.22	0.22	0.22	0.22	0.22	0.22
	Remeasurement of the defined benefit plans;					0.03	0.04	0.10	0.22	0.22	0.22	0.22	0.22	0.22	0.22
	Closing Balance					0.09	0.13	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
	Net Worth	151.92	158.53	169.08	#REF!	167.25	170.61	175.88	178.45	298.22	328.37	373.38	429.83	500.31	589.65
2	LONG TERM LIABILITIES														
	LONG TERM LOANS:														
	Term Loans from banks/Financial Institution	39.93	140.02	204.92	246.76	192.83	142.43	81.95	131.95	341.95	841.95	1,341.95	1,941.95	2,441.95	2,941.95
	Lease liability	0.26	-	7.48	6.36	1.40	1.00	1.99	3.05	3.05	3.05	3.05	3.05	3.05	3.05
	Non - Convertible Debenture						10.00	10.00	10.00	-	-	-	-	-	-
	Long Term Provision														
	Provision for employee benefit	0.07	0.16	0.25	0.42	0.64	0.91	0.51	0.61	0.64	0.77	0.93	1.11	1.34	1.60
	Contingent provision against standard assets & NPA	0.68	1.97	3.12	4.13	-	-	-	-	-	-	-	-	-	-
	Deferred Tax Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total	40.94	142.15	215.77	257.67	194.87	154.34	94.45	145.61	345.64	845.77	1,345.92	1,946.11	2,446.33	2,946.60

[illegible]