



**BOB Financial**  
— Credit reimagined —

3<sup>rd</sup> May 2023

To,  
**Listing Compliance Dept.**  
BSE Limited,  
P.J. Towers, Dalal Street,  
Fort, Mumbai – 400 001

**Sub: Submission of Audited Financial results for the quarter / year ended 31<sup>st</sup> March 2023**

Dear Sir / Madam,

With reference to the above, we wish to intimate that the Board of Directors of BOB Financial Solutions Limited at their meeting held on 3<sup>rd</sup> May 2023 has approved the audited financial results for the quarter / year ended 31<sup>st</sup> March 2023. Accordingly, please find enclosed the audited financial results for the quarter / year ended 31<sup>st</sup> March 2023 alongwith independent auditors' report issued by our statutory auditors.

Submitted for your information.

**For BOB Financial Solutions Limited**

DEEPASHRI  
LAWRENCE  
CORNELIUS  
Date: 2023.05.03  
22:21:48 +05'30'  
**Deepashri Cornelius**  
**Company Secretary**  
**Mem No. FCS11194**



**BOB Financial**  
— Credit reimagined —

3<sup>rd</sup> May 2023

To,  
**Listing Compliance Dept.**  
BSE Limited,  
P.J. Towers, Dalal Street,  
Fort, Mumbai – 400 001

**Sub: Declaration u/r 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir / Madam,

With reference to the above, we wish to intimate that we have disclosed the relevant notes and disclosure on the matter of emphasis reported by our statutory auditor in our financial results statement approved by our Board on 3<sup>rd</sup> May 2023. Our annual auditors report does not contain any qualification, hence no statement of impact of audit qualification has been submitted as part of financial results for the quarter/year ended 31<sup>st</sup> March 2023.

Submitted for your information.

**For BOB Financial Solutions Limited**

DEEPASHRI | Digitally signed by  
LAWRENCE | DEEPASHRI LAWRENCE  
CORNELIUS | CORNELIUS  
CORNELIUS | Date: 2023.05.03  
22:22:35 +05'30'

**Deepashri Cornelius**  
**Company Secretary**  
**Mem No. FCS11194**

# **SGCO & Co. LLP**

**Chartered Accountants**

## **INDEPENDENT AUDITORS' REPORT ON ANNUAL FINANCIAL RESULTS AND REVIEW OF QUARTERLY FINANCIAL RESULT**

To,  
The Board of Directors,  
BOB Financial Solutions Limited

### **Opinion**

We have (a) audited the Standalone Financial Results for the year ended 31 March 2023 and (b) reviewed the Financial Results for the quarter ended 31 March 2023 (refer 'Other Matters' section below), both included in the accompanying "Statement of Financial Results for the Quarter and Year Ended 31 March 2023" of **BOB Financial Solutions Limited** (the "Company") (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

#### **(a) Opinion on Annual Financial Results**

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results for the year ended 31 March 2023:

- a. is presented in accordance with the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

#### **(b) Conclusion on Unaudited Financial Results for the quarter ended 31 March 2023**

With respect to the Financial Results for the quarter ended 31 March 2023, based on our review conducted as stated in paragraph (b) of Auditor's Responsibilities section below, nothing has come to our attention that causes us to believe that the Financial Results for the quarter ended 31 March 2023, prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

#### **Basis for Opinion on the Audited Financial Results for the year ended 31 March 2023**

We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in paragraph (a) of Auditor's Responsibilities section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended 31 March 2023 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical

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responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

### Management's Responsibilities for the Statement

This Statement which includes the Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Financial Results for the year ended 31 March 2023 has been compiled from the related audited financial statements. This responsibility includes the preparation and presentation of the Financial Results for the quarter and year ended 31 March 2023 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Financial Results, the Board of Directors is responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors of the Company is also responsible for overseeing the financial reporting process of the Company.

### Auditor's Responsibilities

#### (a) Audit of the Financial Results for the year ended 31 March 2023

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended 31 March 2023 as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery,

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intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has

adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- (b) Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33 and Regulation 52 of the Listing Regulations.
- (c) Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- (d) Evaluate the overall presentation, structure and content of the Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- (e) Obtain sufficient appropriate audit evidence regarding the Annual Financial Results of the Company to express an opinion on the Annual Financial Results.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**(f) Review of the Financial Results for the quarter ended 31 March 2023**

We conducted our review of the Financial Results for the quarter ended 31 March 2023 in accordance with the Standard on Review Engagements (“SRE”) 2410 ‘Review of Interim Financial Information Performed by the Independent Auditor of the Entity’, issued by the ICAI. A review of interim financial information consists of making inquiries, primarily of the Company’s personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with SAs specified under section 143(10) of the Act and

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consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Other Matter

- The Statement includes the results for the Quarter ended 31 March 2023 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
- The Statement includes comparative financial figures for the Quarter and Year ended 31 March 2022 which have been audited by the predecessor audit firm, where they have expressed an unmodified opinion vide report dated May 04, 2022.

Our report on the Statement is not modified in respect of these matters.

For SGCO & Co. LLP

Chartered Accountants

Firm's Reg. No.: 112081W/W100184

  
Suresh Murarka  
Partner

Membership No.:- 044739

UDIN :- 23044739BGUNNC3395



Date :- 03/05/2023

Place :- Mumbai

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**BOB FINANCIAL SOLUTIONS LIMITED**  
**Financial results for the quarter and year ended 31st March 2023**

		Rs. In Millions				
Particulars		Quarter ended			Year ended	
		31-03-2023 (Unaudited)	31-12-2022 (Unaudited)	31-03-2022 (Unaudited)	31-03-2023 (Audited)	31-03-2022 (Audited)
<b>Revenue From operations</b>						
i	Interest income	1,189.98	1,003.84	510.04	3,640.86	1,854.09
ii	Fees and commission income	1,467.15	1,133.93	851.78	4,784.59	2,963.31
iii	Income from Consultancy service	-	3.28	13.11	11.26	111.08
iv	Business development incentive income	150.11	5.63	24.77	221.66	27.53
<b>I</b>	<b>Total revenue from operations</b>	<b>2,807.24</b>	<b>2,146.68</b>	<b>1,399.70</b>	<b>8,658.37</b>	<b>4,956.01</b>
<b>II</b>	<b>Other income</b>	<b>50.13</b>	<b>54.11</b>	<b>24.06</b>	<b>163.47</b>	<b>40.52</b>
<b>III</b>	<b>Total income (I + II)</b>	<b>2,857.37</b>	<b>2,200.79</b>	<b>1,423.76</b>	<b>8,821.84</b>	<b>4,996.53</b>
<b>Expenses</b>						
i	Finance costs	404.52	348.53	128.17	1,183.61	441.19
ii	Impairment on financial instruments	375.48	466.01	188.82	1,645.96	1,028.84
iii	Employee benefits expenses	148.37	148.16	129.50	584.87	564.83
iv	Depreciation, amortization and impairment	20.68	20.30	31.79	80.98	151.14
v	Others expenses	1,697.04	1,283.50	969.48	5,307.81	2,870.12
<b>IV</b>	<b>Total expenses</b>	<b>2,646.09</b>	<b>2,266.50</b>	<b>1,447.76</b>	<b>8,803.23</b>	<b>5,056.12</b>
<b>V</b>	<b>Profit/(loss) before tax (III - IV)</b>	<b>211.28</b>	<b>(65.71)</b>	<b>(23.99)</b>	<b>18.61</b>	<b>(59.59)</b>
<b>VI</b>	<b>Tax Expense:</b>					
	(1) Current Tax	89.34	56.08	(92.28)	153.66	98.07
	(2) Deferred Tax	(35.12)	(72.83)	84.73	(150.31)	(53.37)
		54.22	(16.75)	(7.55)	3.35	44.70
<b>VII</b>	<b>Profit / (loss) for the period from continuing operations (V-VI)</b>	<b>157.06</b>	<b>(48.96)</b>	<b>(16.44)</b>	<b>15.26</b>	<b>(104.29)</b>
<b>VIII</b>	<b>Other comprehensive income</b>					
	<b>(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)</b>					
	Remeasurements of the defined benefit plans	2.73	-	8.15	(1.60)	4.35
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.69)	-	(2.05)	0.40	(1.09)
	<b>Subtotal (A)</b>	<b>2.04</b>	<b>-</b>	<b>6.10</b>	<b>(1.20)</b>	<b>3.26</b>
	<b>(B) Items that will be reclassified to profit or loss</b>					
	(i) Items that will be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
	<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Other comprehensive income / (loss) (A + B)</b>	<b>2.04</b>	<b>-</b>	<b>6.10</b>	<b>(1.20)</b>	<b>3.26</b>
<b>IX</b>	<b>Total comprehensive income for the period (VII + VIII)</b>	<b>159.10</b>	<b>(48.96)</b>	<b>(10.34)</b>	<b>14.06</b>	<b>(101.03)</b>
<b>X</b>	<b>Earnings per equity share</b>					
	Basic (Rs.)	0.31	(0.10)	(0.07)	0.03	(0.41)
	Diluted (Rs.)	0.31	(0.10)	(0.07)	0.03	(0.41)





**BOB FINANCIAL SOLUTIONS LIMITED**  
**Statement of Assets & Liabilities as at 31st March 2023**

(Rs. In Millions)

Particulars	As at 31-03-2023 (Audited)	As at 31-03-2022 (Audited)
<b>I ASSETS</b>		
<b>1 Financial assets</b>		
Cash and cash equivalents	1,330.70	695.97
Bank balance other than above	0.14	0.12
Trade receivables	535.20	238.44
Loans	29,302.51	12,454.50
Other financial assets	1,193.14	150.00
<b>Non-financial Assets</b>		
Inventories	50.95	29.64
Deferred tax assets (Net)	644.85	494.14
Property, plant and equipment	41.75	30.48
Right of use assets	87.14	63.55
Intangible assets under development	8.34	0.63
Other intangible assets	132.67	160.09
Other non-financial assets	1,303.82	867.73
<b>Total assets</b>	<b>34,631.21</b>	<b>15,185.29</b>
<b>II LIABILITIES AND EQUITY</b>		
<b>1 Financial liabilities</b>		
Payables		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	4.49	15.45
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	418.75	139.07
Debt securities	1,497.04	995.02
Borrowings (other than debt security)	20,341.62	10,116.57
Other financial liabilities	303.71	230.81
<b>Non-financial Liabilities</b>		
Provisions	1,585.52	666.67
Other non-financial liabilities	656.54	212.22
<b>Equity</b>		
Equity share capital	9,750.00	2,750.00
Other equity	73.54	59.48
Equity attributable to equity holders of the parent	<b>9,823.54</b>	<b>2,809.48</b>
Total equity	<b>9,823.54</b>	<b>2,809.48</b>
<b>Total liabilities and equity</b>	<b>34,631.21</b>	<b>15,185.29</b>



**BOB FINANCIAL SOLUTIONS LIMITED**  
**AS AT 31st March 2023**

**Notes:**

- 1) The above results have been reviewed by Audit committee at their respective meeting held on 2nd May 2023 and have been approved & taken on record by the Board of Directors at their respective meeting held on 3rd May 2023.
- 2) The Company has adopted Indian Accounting Standards ('IND AS') notified by the Ministry of Corporate Affairs. Accordingly, the financial results for the quarter and year ended March 31, 2023 are in compliance with IND AS and other accounting principles generally accepted in India.
- 3) Information as required by Regulation 52(4) of SEBI( Listing obligation and Disclosure Requirements) Regulation 2015 is as per Annexure "1" attached.
- 4) Previous period's/ year's figure have been regrouped / reclassified wherever necessary to correspond with the current period's/ year's classification/ disclosure.
- 5) During the year FY 2022-23, the Company had issued 70,00,00,000 equity shares of Rs. 10 each to Bank of Baroda as part of the right issue.
- 6) Management has exercised necessary due diligence to ensure that the said comparative results provide a true and fair view of its affairs.
- 7) The Management has reviewed and reconsidered the requirements of presenting segment information and accordingly identified Business segment as the Primary segment for disclosure for the current year. The Company operations are in India and hence there is no segment reporting by geographical segment. Segment Information has been prepared in conformity with the Ind AS 108 on 'segment reporting' as per Annexure "2" attached.
- 8) Figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the end of third quarter of respective financial year.

**For BOB Financial Solutions Ltd.**

  
Shailendra Singh  
MD & CEO  
DIN no. 08751442

Place: Mumbai  
Date: 3rd May 2023



Disclosure in compliance with regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended 31st March 2023.

Sr. No.	Particulars	Ratio	
		For the quarter ended 31 March 2023	For the year ended 31 March 2023
1	Debt Equity ratio #	2.61	2.61
2	Debt service coverage ratio ##	Not Applicable	Not Applicable
3	Interest service coverage ratio ##	Not Applicable	Not Applicable
4	Outstanding Redeemable Preference Shares (quantity)	Nil	Nil
5	Outstanding redeemable preference share (₹ in million)	Nil	Nil
6	Capital Redemption Reserve	Nil	Nil
7	Debenture Redemption Reserve	Nil	Nil
8	Net worth (₹ in million) ####	8,366.43	8,366.43
9	Net profit after tax (₹ in million)	157.06	15.27
10	Earnings per equity share (*not annualised)		
(a)	Basic (₹)	0.31	0.03
(b)	Diluted (₹)	0.31	0.03
11	Current ratio ##	Not Applicable	Not Applicable
12	Long term debt to working capital ratio ##	Not Applicable	Not Applicable
13	Bad debts to Account receivable ratio ##	Not Applicable	Not Applicable
14	Current liability ratio ##	Not Applicable	Not Applicable
15	Total debt to total assets ###	0.63	0.63
16	Debtors turnover ##	Not Applicable	Not Applicable
17	Inventory turnover ##	Not Applicable	Not Applicable
18	net profit margin (%)	5.57%	0.16%
19	sector specific equivalent ratios, as applicable		
(a)	Gross / Net NPA (₹ in million)	1,671.30 / 448.60	1,671.30 / 448.60
(b)	% of Gross / Net NPA	5.09 / 0.69	5.09 / 0.69
20	CRAR (%)	30.54%	30.54%
21	Provision Coverage Ratio (PCR %)	87.03%	87.03%
22	Whether there is a deviation in the use of the proceeds of the issue of Non Convertible Debt Securities : No, since the issued proceeds Rs. 750 mn have not been utilized during the review period.		

Note:

# Debt-equity ratio = (Debt securities + Borrowings (other than debt securities)+subordinate liabilities) / networth.

## The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking financial Company, hence these ratio are generally not applicable.

### Total debts to total assets = (Debt securities + Borrowings (other than debt securities)+subordinate liabilities)/ total assets.

#### Networth is equal to paid up equity share capital plus other equity less prepaid expenses, deferred expenditure and miscellaneous expenditure.





BOB FINANCIAL SOLUTIONS LIMITED

Annexure 2

Business Segment	Merchant					Credit Card					Debit Card					Other					Total				
Particulars	Mar'23 Qtr	Dec'22 Qtr	Mar'22 Qtr	F.Y. 2022-23	F.Y. 2021-22	Mar'23 Qtr	Dec'22 Qtr	Mar'22 Qtr	F.Y. 2022-23	F.Y. 2021-22	Mar'23 Qtr	Dec'22 Qtr	Mar'22 Qtr	F.Y. 2022-23	F.Y. 2021-22	Mar'23 Qtr	Dec'22 Qtr	Mar'22 Qtr	F.Y. 2022-23	F.Y. 2021-22	Mar'23 Qtr	Dec'22 Qtr	Mar'22 Qtr	F.Y. 2022-23	F.Y. 2021-22
Revenue	96.77	114.39	335.74	824.63	1,287.21	2,760.61	2,083.13	1,072.79	7,985.96	3,596.11	-	-	2.11	-	2.12	-	3.28	13.12	11.26	111.10	2,857.37	2,200.79	1,423.76	8,821.84	4,996.53
Result	-14.60	33.56	61.58	100.97	207.63	225.85	(99.65)	-88.75	(85.65)	(280.68)	-	-	2.11	-	3.36	0.00	0.38	1.08	3.30	10.09	211.28	(65.71)	(23.99)	18.61	(59.59)
Unallocated Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Profit	-14.60	33.56	61.58	100.97	207.63	225.85	(99.65)	-88.75	(85.65)	(280.68)	-	-	2.11	-	3.36	0.00	0.38	1.08	3.30	10.09	211.28	(65.71)	(23.99)	18.61	(59.59)
Interest Income + PPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) before tax	-14.60	33.56	61.58	100.97	207.63	225.85	(99.65)	-88.75	(85.65)	(280.68)	-	-	2.11	-	3.36	0.00	0.38	1.08	3.30	10.09	211.28	(65.71)	(23.99)	18.61	(59.59)
Income Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54.22	(16.75)	(7.55)	3.35	44.70
Extra-ordinary Profit/Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit before OCI adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157.06	(48.96)	(16.44)	15.26	(104.29)
Other Information	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Segment Assets	182.51	365.91	623.55	182.51	623.55	32,137.44	28,053.54	13,295.86	32,137.44	13,295.86	-	-	9.15	-	9.15	9.89	10.27	66.49	9.89	66.49	32,329.84	28,429.72	13,995.05	32,329.84	13,995.05
Unallocated Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,301.37	1,781.22	1,190.24	2,301.37	1,190.24
Total Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,631.21	30,210.94	15,185.29	34,631.21	15,185.29
Segment Liabilities	230.22	208.49	134.53	230.22	134.53	2,572.12	2,138.42	1,112.34	2,572.12	1,112.34	-	-	8.96	-	8.96	166.69	6.23	8.39	166.69	8.39	2,969.02	2,353.15	1,264.22	2,969.02	1,264.22
Unallocated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,662.19	27,857.80	13,921.07	31,662.19	13,921.07
Total Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,631.21	30,210.94	15,185.29	34,631.21	15,185.29
Capital Expenditure	0.81	1.72	36.75	0.81	36.75	38.00	7.96	28.73	38.00	28.73	-	-	-	-	-	-	-	-	-	-	38.82	9.68	65.48	38.82	65.48
Unallocated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation/Amortisation	7.40	1.93	105.60	7.40	105.60	73.58	18.37	45.54	73.58	45.54	-	-	-	-	-	-	-	-	-	-	80.98	20.30	151.14	80.98	151.14
Unallocated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non cash expenses other than depreciation	-	0.23	6.44	0.23	6.44	-	-	1.00	-	1.00	-	-	2.11	-	2.11	-	-	-	-	-	-	0.23	9.55	0.23	9.55
Unallocated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

