

**SHRI RAM FINANCE CORPORATION PRIVATE LIMITED**  
Standalone Financial Statements for period 01/04/2020 to 31/03/2021

**[400100] Disclosure of general information about company**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Corporate identity number	U65100CT2004PTC016590	
Permanent account number of entity	AAJCS2817F	
Address of registered office of company	RAIPUR ROAD BALODA BAZAR, DISTT. BALODA BAZAR	
Type of industry	Commercial and Industrial	
Whether company is listed company	No	
Number of employees in the company at the end of the financial Year	[pure] 1,500	
Whether company has published sustainability report for the financial Year	No	
Date of board meeting when final accounts were approved	20/10/2021	
Period covered by financial statements	12 MONTHS	12 MONTHS
Date of start of reporting period	01/04/2020	01/04/2019
Date of end of reporting period	31/03/2021	31/03/2020
Nature of report standalone consolidated	Standalone	
Content of report	Financial Statements	
Description of presentation currency	INR	
Level of rounding used in financial statements	Actual	
Type of cash flow statement	Indirect Method	
Whether company is maintaining books of account and other relevant books and papers in electronic form	Yes	
Complete postal address of place of maintenance of computer servers (storing accounting data)	B-7 Plot No. 29, Shri Ram Nagar Phase-I, In front of Doordarshan TV Tower, Shankar Nagar, Raipur-492007	
Name of city of place of maintenance of computer servers (storing accounting data)	RAIPUR	
Name of state/ union territory of place of maintenance of computer servers (storing accounting data)	CHHATTISGARH	
Pin code of place of maintenance of computer servers (storing accounting data)	492007	
Name of district of place of maintenance of computer servers (storing accounting data)	RAIPUR	
ISO country code of place of maintenance of computer servers (storing accounting data)	91	
Name of country of place of maintenance of computer servers (storing accounting data)	INDIA	
Phone (with STD/ ISD code) of place of maintenance of computer servers (storing accounting data)	0	

**Disclosure of principal product or services [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Types of principal product or services [Axis]	Column 1
	<b>01/04/2020 to 31/03/2021</b>
Disclosure of general information about company [Abstract]	
Disclosure of principal product or services [Abstract]	
Disclosure of principal product or services [LineItems]	
Product or service category (ITC 4 digit) code	9971
Description of product or service category	FINANCIAL AND RELATED SERVICES
Turnover of product or service category	119,47,83,212
Highest turnover contributing product or service (ITC 8 digit) code	99711400
Description of product or service	Other Financial Services, except investment banking, insurance services and pension
Turnover of highest contributing product or service	119,47,83,212

**[400400] Disclosures - Directors report****Details of directors signing board report [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Directors signing board report [Axis]	Column 1	Column 2
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>
Details of signatories of board report [Abstract]		
Details of directors signing board report [LineItems]		
Name of director signing board report [Abstract]		
First name of director	GANESH	GAURAV
Middle name of director	KUMAR	
Last name of director	BHATTAR	BHATTAR
Designation of director	DIRECTOR	DIRECTOR
Director identification number of director	01248202	01248032
Date of signing board report	20/10/2021	20/10/2021

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>		
Disclosure in board of directors report explanatory [TextBlock]	Textual [See below]	information	(1)
Description of state of companies affair	REFER REPORT	ANNEXED	DIRECTORS
Disclosure relating to amounts if any which is proposed to carry to any reserves	REFER REPORT	ANNEXED	DIRECTORS
Disclosures relating to amount recommended to be paid as dividend	REFER REPORT	ANNEXED	DIRECTORS
Details regarding energy conservation	REFER REPORT	ANNEXED	DIRECTORS
Details regarding technology absorption	REFER REPORT	ANNEXED	DIRECTORS
Details regarding foreign exchange earnings and outgo	REFER REPORT	ANNEXED	DIRECTORS
Disclosures in director's responsibility statement	REFER REPORT	ANNEXED	DIRECTORS
Details of material changes and commitment occurred during period affecting financial position of company	REFER REPORT	ANNEXED	DIRECTORS
Particulars of loans guarantee investment under section 186 [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Particulars of contracts/arrangements with related parties under section 188(1) [TextBlock]	Textual [See below]	information	(2)
Whether there are contracts/arrangements/transactions not at arm's length basis	No		
Whether there are material contracts/arrangements/transactions at arm's length basis	No		
Details of statement indicating manner in which formal annual evaluation made by board of its performance and of its committees and individual directors [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Date of board of directors' meeting in which board's report referred to under section 134 was approved	20/10/2021		
Disclosure of extract of annual return as provided under section 92(3) [TextBlock]	Textual [See below]	information	(3)
Disclosure of statement on declaration given by independent directors under section 149(6) [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure for companies covered under section 178(1) on directors appointment and remuneration including other matters provided under section 178(3) [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of statement on development and implementation of risk management policy [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details on policy development and implementation by company on corporate social responsibility initiatives taken during year [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure as per rule 8(5) of companies accounts rules 2014 [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of financial summary or highlights [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of change in nature of business [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details of directors or key managerial personnels who were appointed or have resigned during year [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of companies which have become or ceased to be its subsidiaries, joint ventures or associate companies during year [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details relating to deposits covered under chapter v of companies act [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details of deposits which are not in compliance with requirements of chapter v of act [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details of significant and material orders passed by regulators or courts or tribunals impacting going concern status and company's operations in future [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Details regarding adequacy of internal financial controls with reference to financial statements [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of contents of corporate social responsibility policy [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Disclosure of appointment and remuneration of managerial personnels [TextBlock]	REFER DIRECTORS	ANNEXED REPORT	
Number of meetings of board			[pure] 0

## Textual information (1)

### Disclosure in board of directors report explanatory [Text Block]

To,

#### DIRECTORS REPORT

The Members of Shri Ram Finance Corporation Private Limited

Dear Members,

Your Director stake representative presents the Annual Report of the Shri Ram Finance Corporation Private Limited ("the Company"), together with the Audited Statement of Accounts, Auditor's Report and the Report on the business and operations of the Company, for the financial year ended March 31, 2021.

#### Financial Highlights

The summary of the Company's financial performance for the financial year ended March 31, 2021 as compared to the previous financial year ended March 31, 2020 is given below:

Amount in Rs.

Particulars	Year ended	Year ended
	31st March, 2021	31st March, 2020
Revenue from operations		
Interest income	1,194,783,212	1,267,714,605
Total revenue from operations	1,194,783,212	1,267,714,605
Other income	7,935,158	6,668,415
Total income	1,202,718,370	1,274,383,020
Expenses		
Finance costs	441,302,225	484,771,771
Employee benefits expense	205,911,165	244,574,616
Depreciation, amortization and impairment	28,606,040	31,819,600
Other expenses	246,096,778.54	277,414,282.32

Total Expenses	921,916,208	1,038,580,269
Profit before tax	280,802,162	235,802,751
Tax Expense:		
- Current tax	67,637,589	55,339,400
- Deferred tax credit	(2,467,194)	(5,212,075)
Profit for the year	215,631,767	185,675,426
Earnings per equity share		
(Nominal value of equity share ₹10 per share)		
- Basic (?)	16.42	14.14
- Diluted (?)	16.42	14.14

#### OPERATIONAL REVIEW

A amidst wide spread unprecedented disruptions in the economic activities across the globe due to the COVID Pandemic, our Company has sailed smoothly with minimum impact and its performance for the year ended

31st March, 2021 is stable almost at the same level of last year, i.e., Revenue from operations Rs.

1,19,47,83,212/- as against Rs. 1,26,77,14,605/- during the financial year 2020-21 and Net Profit increased to Rs. 21,56,31,767/- as against Rs. 18,56,75,426/-.

#### DIVIDEND

Your Director has recommended payment of dividend for the financial year ended 31st March 2021 since it is proposed to retain the same in the business.

#### CHANGE IN NATURE OF BUSINESS OF THE COMPANY

During the period under review, there was no change in nature of business of the Company. The Company is a Non-systemic financial institution. It is a Non-Deposit taking Non-banking Financial Company (NBFC-ND-NSI) registered with the Reserve Bank of India.

#### SUBSIDIARY COMPANIES, JOINT VENTURE OR ASSOCIATE COMPANIES

The Company does not have any Subsidiary, Joint Venture or Associate Company. During the period under review, there was no company which has become a Subsidiary/Joint Venture/Associate Company of the Company.

#### MANAGEMENT DISCUSSION AND ANALYSIS REVIEW OF PERFORMANCE

1) The Company recorded revenue of Rs. 1,19,47,83,212/- for the year ended 31st March 2021 as against

Indian Rs. 1,26,77,14,605/- for the year ended 31st March, 2020.

2) The profit before tax is Rs. 28,08,02,162/- for the year ended 31st March 2021 as against Rs.

23,58,02,751/- for the year ended 31st March, 2020.

3) Net profit after tax at Rs.21,56,31,767.00/- as against Rs.18,56,75,426.00/- for the year ended 31st March, 2020.

#### DEPOSITS

The Company being a Non-Sys tem ic ally Im po rt ant non - deposit taking Non - Banking Financial Company, has not accepted deposits in violation of any provision of the public law during the period under review with the meaning of Section 73 of the Companies Act, 2013 read with the Companies (Acceptance of Deposits) Rules, 2014 and shall not accept any deposits from the public with a view to providing financial services to the Reserve Bank of India. Since the Company has not accepted deposits, there are no amounts that remain unpaid or unclaimed as at the end of the year under review.

#### DEBT - EQUITY RATIO

The Debt Equity Ratio of the Company as at March 31, 2021 was 3.23x

#### EARNING PER SHARE (EPS)

The Earnings per Share was 16.42 for the financial year ended March 31, 2021 as against 14.14 in the previous financial year ended March 31, 2020.

#### NET OWNED FUNDS (TOTAL EQUITY)

The Net Owned Funds of the Company as at the financial year ended March 31, 2021 stood at 97.08 Cr as against 75.77 Cr in the previous financial year ended March 31, 2020.

#### CAPITAL ADEQUACY

The Capital to Risk Assets Ratio ("CAR") of the Company was 31.69% as on March 31, 2021, as against the RBI norms of 15%.

#### CREDIT RATING

During the year under review, A Cuite Rating and Research Limited has assigned A- (stable) rating for the

Company.

#### SHARE CAPITAL

##### A. Authorized Share Capital

During the financial year under review, there has been no change in the authorized share capital of the Company. The authorized share capital of the Company as on March 31, 2021 stood at Rs.13,50,00,000/- (Rupees Thirteen Crores Ten Lakhs only) consisting of 1,35,00,000 Equity Shares of 10/-.

##### B. Issued and Paid up Capital

The paid-up equity share capital of the Company is Rs.13,12,99,230/- (Rupees Thirteen Crores Two Lakhs Ninety Nine Thousand Two Hundred and Ninety Nine), comprising of 1,31,29,923 fully paid-up equity shares of face value of Rs. 10/- each.

#### BORROWINGS

The Company has strengthened its relationships with banks / financial institutions. During the period under review, the Company met its funding requirements through debt from Financial Institutions and Banks and issued Non-Convertible Debentures. The aggregate debt outstanding as on 31st March, 2021 was Rs. 313.54 crores. The Company has been regular in servicing all its debt obligations.

#### BOARD OF DIRECTORS AND KMP

The composition of the Board of Directors of the Company is in accordance with the Companies Act, 2013 (hereinafter referred to as "the Act"). The Company has the following three (3) Directors on its Board, one (one) of whom is Independent Director. The Company has one Key Managerial Person also as Company Secretary in its Board. The details are as under:

Sr. No.	Name	DIN	Designation

1.	M r . G a n e s h B h a t t a r	01248202	D i r e c t o r
2.	M r . G a u r a v B h a t t a r	01248032	D i r e c t o r
3.	M r . H a r s h K u m a r M a h e s h w a r y *	00088660	I n d e p e n d e n t D i r e c t o r
4.	M s . R a d h a B a n s a l	C H E P B 6 9 0 2 M	C o m p a n y S e c r e t a r y

During the year under review the Board has approved as the Company Secretary Mr. G. Ganesh Bhattar on 07.08.2020 and Ms. Radha Bansal has been appointed as Company Secretary on 19.08.2020.

All the Directors of the Company have confirmed that they are not disqualified to act as Directors in terms of

Section 164 of the Companies Act, 2013.

#### DECLARATION BY AN INDEPENDENT DIRECTOR

The Independent Director has submitted the disclosure statement to the Board that they fulfill all the requirements stipulated in Section 149(6) of the Companies Act, 2013 so as to qualify to be appointed as Independent Directors under the provisions of the Companies Act, 2013 and the relevant rules.

#### DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to the requirements under Section 134(3)(c) read with Section 134(5) of the Act with respect to Directors' Responsibility Statement, the Directors, to the best of their knowledge and belief, and as per the information and explanation obtained by them, hereby confirm that:

- in the preparation of the Annual Accounts for the financial year ended March 31, 2021 the applicable accounting standards have been followed;
- the Directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the financial position and loss of the Company for the year;
- the Directors have taken proper steps to ensure the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for detecting fraud and other irregularities;
- the Directors have prepared the annual accounts on a going concern basis;
- the Directors have devised proper systems to ensure compliance with the provisions of all applicable laws and to take steps for ensuring compliance with the same;
- in the financial statements disclosed to the Company had been disclosed in the financial statements are adequate and where appropriate.

#### COMPLIANCE OF SECRETARIAL STANDARDS

During the year under review, the Company has complied with the applicable S S-1 (Secretarial Standard Meetings of the Board of Directors) and S S-2 (Secretarial Standard General Meetings) issued by the Institute of Company Secretaries of India and approved by the Central Government under Section 118(10) of the Companies Act, 2013.

#### COMPANY'S POLICY RELATING TO DIRECTORS' APPOINTMENT, PAYMENT OF REMUNERATION & DISBURSEMENT OF THEIR DUTIES

The provisions of Section 178(1) relating to the appointment and remuneration of the Company are not applicable to the Company as the Company is not a public company.

Directors, pay of remuneration, Directors' qualifications, positions, in dependence of

Directors and other related matters as provided under Section 178(3) of the Companies Act, 2013

## COST RESOURCES

Main tenance of cost resources as per the Central Government order section (1) of section 148 of the Companies Act, 2013, is not applicable on the Company.

## PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS

Pursuant to section 186(1) of the Companies Act, 2013 (the 'Act') read with Rule 11(2) of the Companies (Meetings of Board and its Powers) Rules, 2014, the loans made, guarantee or security provided in the ordinary course of business by a NBFC registered with Reserve Bank of India are exempt from the applicability of provisions of section 186 of the Act. Assuch, the particular of loans have not been disclosed in this Report. Further the Company has not made any investments during the year.

## CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGO

(a) The Company is committed to achieve standard of energy conservation and provision of safe and healthy workplace. A detailed measure has been taken to reduce energy consumption by

using energy-efficient equipment, electrical systems and fittings.

(b) As the Company does not have any manufacturing activity or production, there are no particular reports on 'Technology absorption'.

(c) The renovation of existing and expenditure and earnings for the year under review.

(d) The Company has not incurred any research and development expenditure during the year under review.

## TRANSFER RESERVES

The Company has transferred to statutory reserves as per section 45-IC of The RBI Act, 1934 an amount of Rs.

48,86,51,904/- for the year ended 31st March 2021 as a gain of Rs. 31,61,46,490/- for the year ended 31st

March, 2020.

## SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS OF THE COMPANY

There are no significant and material orders passed by the Regulators or Courts or Tribunals which would impact the going concern status of the Company's future operations.

## WHISTLE BLOWER POLICY/ VIGIL MECHANISM

The Company has established a whistleblowing mechanism to deal with instances of fraud and mismanagement and to provide a proper avenue to report unethical behaviour, actual or suspected fraud and to bring to the attention of the management, the irregularities and grievances and to ensure that the employees are provided a safe and secure environment.

There is no whistle blower mechanism in place at the Chairman of the Audit Committee in connection with the cases reported to the management.

The Board of Directors of the Company has adopted the Whistle Blower Policy which is in compliance with

Section 177(1) of the Companies Act, 2013.

During the period under review, no cases under this mechanism were reported to the Company.

## POLICY FOR PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN AT WORK PLACE

The policy against sexual harassment is embodied both in the Code of Conduct as per the applicable law and in the policy in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. The Company has adopted zero tolerance for sexual harassment. The Company has also provided a proper grievance redressal mechanism to the employees. The Company has also provided a safe and secure environment for the employees. The Company has also provided a safe and secure environment for the employees. The Company has also provided a safe and secure environment for the employees.

During the period under review no cases of sexual harassment were reported.

## BOARD MEETINGS



The Board meets at regular intervals to discuss about the Company's policies and strategies apart from other Board matters. The Board is responsible to exercise the responsibilities and duties of the Board as they reasonably believe to be in the best interests of the Company and its shareholders. The Board of Directors along with its constituted committees and sub-committees to the Company's Leadership Team further direct, supervise and review the performance of the Company.

During the year under review, 11 (Eleven) Board Meetings were convened and held on April 15, 2020, May

25, 2020, July 04, 2020, July 29, 2020, August 19, 2020, September 30, 2020 November 28, 2020 December 30, 2020 February 09 2021, March 10, 2021 and March 17, 2021 respectively. The required quorum was present for all the Board meetings and the gap between two meetings did not exceed a period of 120 days.

The Company adheres to the applicable provisions of the Act and the Secretarial Standards on the Board Meetings as prescribed by the Institute of Company Secretaries of India. A general paper containing all the necessary information/documents are made available to the Board/Committee members in advance to enable them to discuss and give their respective views and decisions.

The attendance of the Board members during the period is given below:

S r. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Ganesh Bhattar	Director	11
2	Mr. Gau rav Bhattar	Director	11
3	Mr. Harsh Kumar Maheshwary*	Independent Director	3

#### CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

The Board of the Company has constituted a Corporate Social Responsibility (the "CSR") Committee in accordance with section 135 of the Act and applicable rules thereon. The members of the Committee are as follows:

The Committee consists of three (three) directors of which one (one) is an independent director viz, Harsh Kumar

Maheshwari, Mr. Gau rav Bhattar, Director and Mr. Ganesh Bhattar, Director.

During the period under review, two (two) CSR Committee meetings were convened on May 25, 2020 and December 30, 2020 respectively and the required quorum was present. The attendance of the members of the Committee is given below:

S r. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Harsh Kumar Maheshwary*	Chairman/Independent Director	1
2	Mr. Ganesh Bhattar	Director	2
3	Mr. Gau rav Bhattar	Director	2

The Report has been annexed as an enclosure to this report.

The broader areas of reference of the Committee are as follows:

1. Formulating and recommending to the Board of Directors, a CSR policy which shall include the activities to be undertaken by the C

o mpanyinar e as or su bj e ctas spe c i f ied in S ch edu le V I I of C o mpani es Act, 201 3;

2. R eco m m endi ng thea mount of the e xpen di t u re for the C SR act i vities;
3. R eco m m endi ng thea nual ac ti on pl an to u nd e r ta ke C SR p ro g ra m;
4. Mon i t o ring CSR ac ti v i ti es from t i meto t i m e;
5. Ensuring that t he f unds are u t il ized for app ro v ed pu rp oses a nd t hea cti v i ti es are u nd e r t a ken;

#### RISK MANAGEMENT COMMITTEE

The Board of the Company has constituted a Risk Management Committee (RMC) in accordance with the RBI Guidelines for NBFCs. During the financial year under review, the Committee is comprised of 2 (two) directors viz, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

During the year under review, 1 (one) RMC Committee Meeting was convened and held on May 25, 2020 and the required quorum was present. The attendance of the members of the Committee at the meeting were as under:

S r . No	N a me of D i r e c t o r	P o s i t i o n	N o . o f B o a r d m e e t i n g s a t t e n d e d
1	M r . G a n e s h B h a t t a r	D i r e c t o r	1
2	M r . G a u r a v B h a t t a r	D i r e c t o r	1

The broad terms of reference of the Committee are as follows:

1. To manage the integrated risk;
2. To put together a progressive risk management system and ensure that appropriate methodology, processes and systems are in place to monitor, evaluate and mitigate the risks associated with the Company;
3. To formulate a Risk Management Framework/ Policy and review all policies applicable to the Company and recommend any amendments thereto to the Board for its approval; and ratify the changes made to them due to any regulatory amendments;
4. To review and approve the Framework documents of the Company that defined detailed processes and checks for ease of operations and control;
5. To review the Risk Dashboard and Risk Portfolio of the Company; and review the delinquency at the product level;
6. To review and approve the compliance with respect to the Outsourcing Activities;
7. To carry out such other functions as may be prescribed by the Board of Directors of the Company

in this regard.

#### A U D I T O R S ' R E P O R T S T A T U T O R Y A U D I T O R S

At the Annual General Meeting (AGM) of the Company held on 24.12.2020, M/s Deloitte Haskins & Sells LLP (Firm Registration Number 117366 W/W 100018), Chartered Accountants were appointed as the Statutory Auditors of the Company for the period of five years from the conclusion of the AGM until the conclusion of the AGM of the Company for the financial year 2024-25.

#### S E C R E T A R I A L A U D I T O R S

Pursuant to the applicable provisions of Section 204 of the Act and Rule 9 of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Board of Directors of the Company has appointed Mr. Gaurav Bhattar and Mr. Ganesh Bhattar as the Secretarial Auditors of the Company for the year under review.

The Secretarial Audit Report of the Company for the financial year under review is appended as Annexure C

to this Report.

The Statutory Auditors' Report on the financial statements and the Secretarial Audit report for the financial year ended 31 March 2021 do not contain any qualification, reservation, or adverse remark or disclaimer. Auditors Report on the financial statements referred to the Auditor's Report are self-explanatory and do not call for any further comments. The Statutory Auditor's report is in accordance with the provisions of the Companies Act, 2013 and the Companies (Auditors' Report) Order, 2016 for the financial year 2020-2021.

## FINANCIAL STATEMENTS BY AUDITORS u/s143 OF THE COMPANIES ACT, 2013

The Statutory Auditors have not reported any incidence of fraud to the Board during the financial year 2020-2021.

## INTERNAL AUDITORS

Pursuant to the requirement of Section 138 of the Act and Rule 13 of Companies (Accounts) Rules, 2014, the Board of Directors of the Company has at the interim meeting held on April 15, 2020 appointed CA Akesh Kumar Chhipy, Chartered Accountant, as the Internal Auditor of the Company for the financial year ended March 31, 2021.

## INTERNAL FINANCIAL CONTROLS AND INTERNAL AUDIT

The Company has put in place adequate internal controls with reference to accuracy and completeness of the accounting records and timely preparation of financial information,

compliance with the laws, regulations and company policies and ensure compliance with various policies and standards in keeping with the organization's policy of growth, increase in operations, prevention

and detection of frauds and errors.

The Company has its own procedure for internal financial controls. The Board is of the opinion that the Company has sound internal financial controls in compliance with the requirements of the Companies Act, 2013 and the Companies (Accounts) Rules, 2014, and no material weaknesses exist.

The Company has appointed a Chartered Accountant to conduct an audit of the financial statements. The Board is of the opinion that the Company has adequate internal financial controls in compliance with the requirements of the Companies Act, 2013 and the Companies (Accounts) Rules, 2014, and no material weaknesses exist. The audit committee has reviewed the audit report and the internal financial controls of the Company. The Board is of the opinion that the Company has adequate internal financial controls in compliance with the requirements of the Companies Act, 2013 and the Companies (Accounts) Rules, 2014, and no material weaknesses exist.

During the year, no material or serious observations have been highlighted or inefficiencies or inadequacies of such controls

## RISK MANAGEMENT

Being in the business of risk management for mutual elements of business. The Company has a well-defined risk management framework, approved by the Board of Directors. It provides a mechanism for identification, assessment and mitigation of risks.

The Company has adopted its own Risk Management policy to identify, assess and manage risks. The Board has delegated authority to the Risk Management Committee to monitor and manage risks.

Management Committee (RMC) to ensure focus on development and commitment to the company.

The Board has also constituted the Audit Committee (ALCO) to assist the Board in its oversight of the company's financial reporting and internal control systems.

## RELATED PARTY TRANSACTIONS

The Board of Directors of the Company has approved the related party transactions, pursuant to the applicable provisions of the Act and RBI Master Directions.

All related party transactions are planned and conducted in the best interest of the Company. An omnibus approval of the Board has been obtained for the related party transactions which are repetitive in nature.

During the year under review, the related party transactions that were entered into by the Company were on an arm's length basis and in accordance with the provisions of Section 17(1)(b) read with Rule 8(2) of the Companies (Accounts) Rules, 2014, there are no related party transactions that are required to be reported under Section 17(1)(b) of the Act, as prescribed in Form AOC-2. Further details on the related party transactions are provided in the financial statements.

## ANNUAL RETURN

The extract of Annual Report submitted to the provisions of Section 92 read with Rule 12 of the Companies (Management and Administration) Rules, 2014 is enclosed as "Annexure -A" in the prescribed form MG T-9 and forms part of the Report.

## TRANSFERENCE OF UNCLAIMED DIVIDEND TO INVESTOR EDUCATION AND PROTECTION FUND

The provisions of Section 125 (2) of the Companies Act, 2013 do not apply as there was no dividend declared and paid last year.

#### ACKNOWLEDGEMENTS

The Directors wish to place on record their sincere gratitude to the government and regulatory authorities and the bankers of the Company for the continued support and cooperation provided by them.

The Directors also place on record their sincere appreciation for the contribution of the employees of the Company towards the growth and development of the Company. The Directors sincerely appreciate the commitment displayed by the employees of the Company across all levels.

For and on behalf of Board of Directors of Shri Ram Finance Corporation Private Limited

Sd/- Sd/-

(Ganesh Bhattar) Director

DIN:01248 202

(Gaurav Bhattar) Director

DIN:01248 023

Place: Raipur

Date: 20.10.2021

## Textual information (2)

### **Particulars of contracts/arrangements with related parties under section 188(1) [Text Block]**

The Board of Directors of the Company has for the purpose of dealing with Related Party Transactions, pursuant to the applicable provisions of the Act and RBI Master Directions.

All related party transactions are placed before the Board. An omnibus approval of the Board has been obtained for the related party transactions which are repetitive in nature.

During the year under review, the related party transactions that were entered into by the Company were on an arm's length basis and in accordance with the provisions of Section 134(3)(h) read with Rule 8(2) of the Companies (Accounts) Rules, 2014, there are no related party transactions that are required to be reported under Section 188(1) of the Act, as prescribed in Form CO-2. Further details on the transactions with related parties are provided in the accompanying financial statements.

## Textual information (3)

## Disclosure of extract of annual return as provided under section 92(3) [Text Block]

FORMNO.MGT 9

EXTRACT OF ANNUAL RETURN

ANNEXURE-A

As on financial year ended on 31. 03. 2021

Pursuant to Section 92 (3) of the Companies Act, 2013 and rule 12(1) of the Company (Management & Administration) Rules, 2014.

## I. REGISTRATION &amp; OTHER DETAILS:

1	CIN	U 65 1 0 0 C T 2 0 0 4 P T C 0 1 6 5 9 0
2	Registration Date	29-04-2004
3	Name of the Company	SHRIRAM FINANCE CORPORATION PRIVATE LIMITED
4	Category/ Sub-category of the Company	Company limited by Shares
5	Address of the Registered office & contact details	RAIPUR ROAD B ALODABAZAR, DISTT . BALODABAZAR RAIPUR CITY - 493332
6	Whether listed company	UNLISTED
	Name, Address & contact details	N D M L D a t a B a s e M a n a g e m e n t L t d . +4th Floor, Trade World Awing, Kamala Mills Compound, Sena pa

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 0 22 49 14 25 91 ( D)  
 niles hb @ nsdl . co . i  
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## II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

(All the business activities contributing 10% or more of the total turnover of the company shall be stated)

S. No.	Name and Description of main products/services	Business Activity Code	% to total turnover of the company
1	Financial and insurance Service	K 8	1 00

## III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

SN	Name and address of the Company	CIN/GLN	Holding/ Subsidiary/ Associate	% of shares held	Applicable Section
1	N . A .				

## IV. SHAREHOLDING PATTERN

(Equity share capital breakup as percentage of total equity)

(i) C at eg or y -w i se S h are H old i  
 n g

No. of Shares held

Category	No. of Shares held at the end of the year		% of Total	% Change during the year	at the beginning of the year	
	Demat	Physical			Total	Demat
Shareholders	Shares	Shares	Shares		Shares	Shares
<b>A. Promoters</b>						
<b>(1) Indian</b>						
a) Individual/HUF	-	13129923	100.00%	-	13129923	100.00%
b) Central Govt	-	-	0.00%	-	-	0.00%
c) State Govt(s)	-	-	0.00%	-	-	0.00%
d) Bodies Corp.	-	-	0.00%	-	-	0.00%
e) Banks/FI	-	-	0.00%	-	-	0.00%
f) Any other	-	-	0.00%	-	-	0.00%
Sub Total(A)(1)	-	13129923	100.00%	-	13129923	100.00%
<b>(2) Foreign</b>						
a) NRI Individuals	-	-	0.00%	-	-	0.00%
b) Other In	-	-	0.00%	-	-	0.00%

dividuals					
c) Bodies Corp.	-	16.04%	-	-	0.00%
d) Any other	-		-	0.00%	0.00%
Sub Total(A) (2)	-	0.00%	-	-	0.00%
TOTAL (A) 1 31 29 9 23	1 31 29 9 23	1.00%	1 31 29 9 23	1 31 29 9 23	1.00%
B. Share holding					
1. Institutions					
a) Mutual Funds					
	-	0.00%	-	0.00%	0.00%
	-	0.00%	-	0.00%	0.00%
b) Banks/ FI					
c) Central Govt	-	0.00%	-	-	0.00%
d) State Govt(s)	-	0.00%	-	-	0.00%
e) Venture Capital Funds	-	0.00%	-	-	0.00%
f) Insurance	-	0.00%	-	-	0.00%



Compani es					
g) Flls					
h) Forei gnVentur e	-	0.00%	-	0.00%	0.00%
CapitalF unds					
	-	0.00%	-	0.00%	0.00%
i) Oth ers (s pecify)	-	0.00%		0.00%	0.00%

0.00%

Sub -tot al ( B ) ( 1 ) :-	-	0.00%		0.00%	0.00%
2. Non - Institutions					
a) Bodies Corp.					
i) Indian	-	0.00%	-	0.00%	0.00%
ii) Overseas	-	0.00%	-	0.00%	0.00%
b) Individuals					
i) Individua l	-	0.00%	-	0.00%	0.00%
shareholdersholdi ng					
nominalsharecapital uptoRs. 2lakh					
ii) Individu al	-	0.00%	-	0.00%	0.00%
shareholdersholdi ng					

nominal share capital

in excess of Rs21 lakh

c) Others (specify)

Individual HUF	-	0.00%	-	0.00%	0.00%
----------------	---	-------	---	-------	-------

Non Resident Indians	-	0.00%	-	0.00%	0.00%
----------------------	---	-------	---	-------	-------

Overseas Corporate	-	0.00%	-	0.00%	0.00%
--------------------	---	-------	---	-------	-------

Bodies

Foreign Nationals	-	0.00%	-	0.00%	0.00%
-------------------	---	-------	---	-------	-------

Clearing Members	-	0.00%	-	0.00%	0.00%
------------------	---	-------	---	-------	-------

Trusts	-	0.00%	-	0.00%	0.00%
--------	---	-------	---	-------	-------

Foreign Bodies-DR	-	0.00%	-	0.00%	0.00%
-------------------	---	-------	---	-------	-------

Sub-total (B) (2) :-	-	0.00%	-	0.00%	0.00%
----------------------	---	-------	---	-------	-------

Total Public (B)	-	0.00%	-	0.00%	0.00%
------------------	---	-------	---	-------	-------

C. Shares held by	-	-	0.00%	-	0.00%
-------------------	---	---	-------	---	-------

Custodian for GDRs

&amp; ADRs

Grand Total (A + B + C)	11,049,923	11,049,923	100%	131,29,923	131,29,923	100%	0.00%
-------------------------	------------	------------	------	------------	------------	------	-------

Share holding of Promoter

SN	Shareholder's Name	Shareholding at the beginning of the year	Shareholding at the end of the year	% change in shareholding during the year
----	--------------------	---	-------------------------------------	--

No. of Shares	% of total Shares of the company	% of Shares pledged / encumbered to total shares	No. of Shares	% of total Shares of the company	% of Shares pledged / encumbered to total shares
1	Ganesh Bhattar	3,04,63,43	23.20%	0.00%	3,04,63,43
					23.00% 0.00% 2.00%
2	Gaurav Bhattar	8,31,15,30	63.30%	0.00%	8,31,15,30
					63.00% 0.00% 3.00%
3	Sarla Bhattar	6,37,758	4.86%	0.00%	6,37,758
					4.80% 0.00% 0.06%
4	Swati Bhattar	6,15,422	4.69%	0.00%	6,15,422
					4.60% 0.00% 0.09%
5	Gaurav Bhattar HUF	5,18,870	3.95%	0.00%	5,18,870
					3.90% 0.00% 0.05%

ii) Change in Promoters' Share holding (please specify, if there is no change) There is Change in Promoters' Share holding (Mentioned in Table II)

No H A N G E

(iv) Share holding Pattern of top ten Shareholders

(Other than Directors, Promoters and Holders of GDRs and ADRs)  
:

SN	For each of the Top 10 shareholders	Date	Reason	Shareholding at the beginning of the year	Cumulative Shareholding at the end of the year
----	-------------------------------------	------	--------	---	--

No. of shares	% of total shares	No. of shares	% of total shares
		At the beginning of the year	0.00% 0.00% 0.00%
		Changes during the year	0.00% 0.00% 0.00%
		At the end of the year	0.00% 0.00% 0.00%

(V) Shareholding of Directors and Key Managerial Personnel

SN	For each of the Top 10 shareholders	Date	Reason	Shareholding at the beginning of the year	Cumulative Shareholding during the year

--

No. of shares	% of total shares	No. of shares	% of total shares
		At the beginning of the year	11,357,873 86.50%
		Changes during the year	0.00 0.00%
		At the end of the year	11,357,873 86.50%

Indebtedness of the Company in Rs		including interest due	standing/accrued but not due for payment	
Sr.	Particulars		Sec	ure D e dLoe T b anspolt Un o t n n secs ade ure it l s d s s
No.				excludi ngDepo ns sitsLoa
B				
i)	P			
ii)	Interest due but not paid			
iii)	Interest accrued but not paid	3,21,16,84,909/- 33,01,47,891		
	Total (i + ii + iii)	-		18,32,800
	Change in indebtedness during the financial year	-	3,54,	18,32,800
	* Addition	3,21,16,84,909/- 33,01,47,891	3,54,	00,00,000
	* Reduction	1,56,00,00,000 0.00 (1,93,71,600)	3,13,	,64,52,349)
	Net Charge	3,582,876.7) (2,92,800)	3,13,	53,80,451
	Indebtedness at the end of the financial year	2,83,45,21,327 30,08,59,124		53,80,451
	i) Principal Amount	2,83,45,21,327 30,08,59,124		
	ii) Interest due but not paid			
	ii) Interest accrued but not paid			
	Net Amount			

(vii) REMUNERATION OF DIRECTORS AND KEY MANAGERIAL

## PERSONNEL

## A. Remuneration to Directors

SN.	Particulars of Remuneration	
	Name	Gaurav Bhattar G an esh Bha ttar
	Designation	Director
1	Gross salary	66,00,000/-
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	-
	(b) Value of perquisites/s 17(2) Income-tax Act, 1961	-
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	-

Name of Director Total Amount

Director Total

66,00,000/- 132,00,000/-

2	Stock Option	-
3	Sweat Equity	-
	Commission	
4	- as % of profit	-

5

-

- others, specify

Others, please specify

Total(A)	66,00,000/-	66,00,000/-	132,00,000/-
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Ceiling as per the Act

B. Remuneration to other Directors

SN.	Particulars of Remuneration	Name of Directors	Total Amount (Rs/Lac)
-----	-----------------------------	-------------------	-----------------------

1	Independent Directors Fee for attending board committees	Kumar Harsh Maheshw	- - -
---	---	---------------------------	-------------

Commission	-	-	-
------------	---	---	---

Others, please specify

Total(1)	-	-	-
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Other Non-Executive Directors

2	Fee for attending board/committee meetings	-	-
---	--	---	---

Commission	-	-	-
Others, please specify	-	-	-
Total (2)	-	-	-
Total (B) = (1+2)	-	-	-
Total Managerial Remuneration	-	-	-
Overall Ceiling as per the Act	-	-	-
C. Remuneration to Key Managerial Personnel other than MD/Manager/WTD			
	Name	Roshan Patwa CS	
	Designation		
	Gross salary	2,25,000/-      2,66,000/-	4,91,000/-
1	(a) Salary as per section 17(1) of the	provisions contained in Income-tax Act, 1961	

SN. Particulars of Remuneration Name of Key Managerial Personnel Total Amount



(Rs/Lac)

2	Stock Option			
3	Sweat Equity			
4	Commission			
	- as % of profit			
	- others, specify			
5	Others, please specify			
	Total	2,25,000/-	2,66,000/-	4,91,000/-

**VII Penalties/Punishment/Compounding of offences**

There were no penalties, punishment or compounding of offences of the Company, directors and other officers of the Company during the year ended

March 31, 2021.

**ANNEXURE-B****ANNUAL REPORT ON CSR ACTIVITIES****1. Brief outline of CSR Policy of the Company:**

The Company has framed the CSR Policy or the CSR Policy in compliance with the provisions of Section 135 of the Companies Act, 2013 and Companies (Corporate Social Responsibility Policy), Rules, 2014 made thereunder (including and statutory amendments), respectively, modified as necessary.

**2. Composition of CSR Committee:**

The Board of the Company consists of the Corporate Social Responsibility (the "CSR") Committee in accordance with Section 135 of the Act and applicable rules thereof. During the financial year under review, the Committee consisted of three (3) directors of which one (1) is an independent director viz, Harsh Kumar Maheshwari, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

During the period under review, two (2) CSR Committee meetings were convened and the required quorum was present. The attendance of the members of the Committee at the meetings were as under:

Sr. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Ganesh Bhattar	Director	2
2	Mr. Gaurav Bhattar	Director	2
3	Mr. Harsh Kumar Maheshwari*	Independent Director	1



1.	Ongoing	Education Promoting	Dist-	00.00	0	Direct
	Project	Education (C.G.)				
2.	Ongoing	HealthCare Promoting	Dist.	50,000.00	39,593.00	Direct
	Project	HealthCare Rai pur (C.G.)				
<b>Total</b>				<b>33,50,000.00</b>	<b>33,73,336.00</b>	

### [400200] Disclosures - Auditors report

#### Details regarding auditors [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Auditors [Axis]	Column 1
	<b>01/04/2020 to 31/03/2021</b>
Details regarding auditors [Abstract]	
Details regarding auditors [LineItems]	
Category of auditor	Auditors firm
Name of audit firm	Deloitte Haskins & Sells LLP
Name of auditor signing report	SUBRAMANIAM GOVINDARAJAPURAM KRISHNAMURTHY
Firms registration number of audit firm	117366W/W-100018
Membership number of auditor	109839
Address of auditors	Indiabulls Finance Centre, Tower 3, 27th-32th Floor, Senapati Bapat Marg, Elphinstone Road (West) Mumbai (m. h.) 400013
Permanent account number of auditor or auditor's firm	AACFD4815A
SRN of form ADT-1	Z99999999
Date of signing audit report by auditors	20/10/2021
Date of signing of balance sheet by auditors	20/10/2021

**Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Axis]	Auditor's favourable remark [Member]	Clause not applicable [Member]
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>
Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Abstract]		
Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [LineItems]		
Disclosure in auditors report relating to fixed assets	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to inventories	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to loans	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to compliance with Section 185 and 186 of Companies Act, 2013	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to deposits accepted	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to maintenance of cost records		REFER ANNEXED AUDITORS REPORT
Disclosure in auditors report relating to statutory dues [TextBlock]	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to default in repayment of financial dues	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to public offer and term loans used for purpose for which those were raised	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to fraud by the company or on the company by its officers or its employees reported during period		REFER ANNEXED AUDITORS REPORT
Disclosure in auditors report relating to managerial remuneration	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to Nidhi Company		REFER ANNEXED AUDITORS REPORT
Disclosure in auditors report relating to transactions with related parties		REFER ANNEXED AUDITORS REPORT
Disclosure in auditors report relating to preferential allotment or private placement of shares or convertible debentures	REFER ANNEXED AUDITORS REPORT	
Disclosure in auditors report relating to non-cash transactions with directors or persons connected with him		REFER ANNEXED AUDITORS REPORT
Disclosure in auditors report relating to registration under section 45-IA of Reserve Bank of India Act, 1934	REFER ANNEXED AUDITORS REPORT	

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure in auditor's report explanatory [TextBlock]	Textual information (4) [See below]
Whether companies auditors report order is applicable on company	Yes
Whether auditors' report has been qualified or has any reservations or contains adverse remarks	No

## Textual information (4)

### Disclosure in auditor's report explanatory [Text Block]

#### INDEPENDENT AUDITORS' REPORT

To the Members of Shri Ram Finance Corporation Private Limited

Report on the Audit of the Financial Statements

#### Opinion

We have audited the accompanying financial statements of Shri Ram Finance Corporation Private Limited (the "Company"), which comprise the Balance Sheet as at March 31, 2021, and the Statement of Profit and Loss and the Cash Flow Statement therefor for the period, and the summary of significant accounting policies and the explanatory information.

In our opinion, in accordance with the information and the records of the Company, the aforesaid financial statements give the information required by the Companies Act, 2013 (the "Act") in the manner required and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with the Companies (Accounts) Regulations, 2006, as amended, ("Accounts Regulations") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2021, and its profit and cash flows for the period ended on that date.

#### Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing prescribed under section 143(10) of the Act (SAs). Our responsibilities under these Standards are further described in the Auditor's Responsibility for the Audit of the financial statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) and other with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with the essential requirements of 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 on the financial statements.

#### Emphasis of Matter

We draw attention to Note 36 to the financial statements in which the Company has disclosed the continuing uncertainty arising from the COVID-19 pandemic which are expected to have long-term effects.

Our opinion is not modified in respect of this matter.

#### Management's Responsibility for Financial Statements

The Company's Board of Directors is responsible for the preparation and the fair presentation of the financial statements in accordance with the applicable accounting standards, in the manner set out in the Act, and the Rules made thereunder, and the Accounting Standards and other 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 control systems, that are commensurate with the size of the company and the nature of its business.

1

Effectively ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements and giving a true and fair view and are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management 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 management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

process.

Auditor's Responsibility for the Audit of the Financial Statements

Our objective is to obtain reasonable assurance about whether the financial statements as a whole are free from material

misstatement, whether due to fraud or error, and to issue an audit 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 error or fraud 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 these financial statements.

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 financial statements, 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 due to fraud is higher than the risk of not detecting a material misstatement due to error, because fraud often involves collusion, forgery, intentional omissions, misrepresentations, or the deliberate concealment of evidence.
- Obtain an understanding of the 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 an opinion on whether the Company has adequate internal control systems in place and the operating effectiveness of those controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether there are uncertainties that may cast doubt on the Company's ability to continue as a going concern. If we conclude that there are uncertainties, we are required to draw attention in our audit report to those uncertainties. Our conclusions are based on the audit evidence obtained up to the date of our audit report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements are presented fairly, in all material aspects, in accordance with the applicable financial reporting framework.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, may influence the economic decisions of users taken on the basis of the financial statements. We consider quantitative materiality and the qualitative nature and circumstances of the misstatements. We consider the nature and circumstances of the misstatements, including the effect on the financial statements, the frequency and consistency of the misstatements, and the effect on the financial statements taken as a whole.

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 where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Section 143(3) of the Act, based on our audit we report that:

a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.

b) In our opinion, proper books of account are required by law and have been kept by the

Company for all the transactions in accordance with the provisions of the Act.

c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement are in agreement with the relevant books of account.

d) In our opinion, the affairs of the Company are in accordance with the Accounting Standards prescribed under Section 133 of the Act.

e) On the basis of the written representations received from the directors and other persons who are in a position to know, none of the directors has been found to be disqualified from managing a company under Section 164 of the Act.

20. If required, we have also reported on the matters mentioned in Section 164(2) of the Act.

f) With respect to the adequacy of the internal control system and the operating effectiveness of such controls, refer to our separate Report in "Annexure A". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal control system.

g) In our opinion and to the best of our information and according to the explanation given to us, the Company has complied with the provisions of the Act in all material aspects.

197 of the Act relating to the manner of remuneration is not applicable.

With respect to the matter to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended in our opinion and to the best of our information and according to the explanations given to us:

- i. The Company does not have any pending litigations which would impact its financial position as at the year-end;
- ii. The Company did not have any long-term contracts including derivative contracts as at year-end for which there were any material foreseeable losses; and
- iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

2. As required by the Companies (Auditor's Report) Order, 2016 ("the Order") is sued by the Central Government in terms of Section 143(1) of the Act, we give in "Annexure B" a statement on the matter specified in paragraphs 3 and 4 of the Order.

FOR DE LOI TTE HAS K I NS & S E LLS L L P

Chartered Accountants

(Firm's Registration No. 117366W/W-100018)

G.K. Subramaniam

Partner

(Member since 1989) Mumbai

UDIN : 21109839AAAQL5282

October 20, 2021

ANNEXURE "A" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory

Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of

Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls in accordance with the provisions of the Shri Ram Finance Corporation Private Limited (the "Company") as at March 31, 2021 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal controls as defined in the internal control framework established by the Company in accordance with the provisions of the Companies Act, 2013. These responsibilities include the design, implementation and maintenance of adequate internal controls that were operating effectively throughout the year and ensuring the timely identification and rectification of any deficiencies in the internal control system. The responsibilities also include the timely identification and rectification of any deficiencies in the internal control system, and the timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

Our responsibility is to express an opinion on the internal financial controls in accordance with the provisions of the Company's internal control framework. We conducted our audit in accordance with the Guidance Note on Auditing Internal Financial Controls issued under Section 143(1) of the Act, to the extent applicable to an audit of internal financial controls. Those standards and the Guidance Note require that we comply with the ethical requirements applicable to an auditor of internal financial controls, as set forth in the Code of Ethics for Chartered Accountants, and to the extent applicable to an audit of internal financial controls, as set forth in the Code of Ethics for Chartered Accountants, and to the extent applicable to an audit of internal financial controls, as set forth in the Code of Ethics for Chartered Accountants.

Our audit involves performing procedures to obtain evidence about the adequacy of the internal financial control system and its operation. Our audit of internal financial controls in accordance with the provisions of the Act includes testing the operating effectiveness of internal financial controls. Our audit of internal financial controls in accordance with the provisions of the Act includes testing the operating effectiveness of internal financial controls. Our audit of internal financial controls in accordance with the provisions of the Act includes testing the operating effectiveness of internal financial controls. Our audit of internal financial controls in accordance with the provisions of the Act includes testing the operating effectiveness of internal financial controls.

Web elievethatthe auditeverid enced we haveobtained,issufficient and appropriatevide abasisforour auditopin iontheinternalfinanc ialcon tro ls systemo ver fin anc i alre po rtingof theCom p any.

MeaningofInternalfinanc ialcon tro lsOverFinancialRep orting

Acompany'sinternalfinanc ialcon tro lsverfinanc i alre po rtingisaprocessdesignedtoprovide reasonableassurance concerningthe reliabilityoffinanc ialcon tro lsandthepreparationoffinanc ialcon tro lsforexternalpurposesin accordancewithgenerally accepted accounting principles.Acompany'sinternalfinanc ialcon tro lsverfinanc i alre po rtingincludespoliciesandproceduresat(1)pertainingtotheinternalfinanc ialcon tro ls,includingtheaccountingpolicies,ac curatelyandfairlyreflectthe transactionsanddispositionsofthe assets ofthecompany;(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation offinanc ialcon tro ls in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being properly recorded in accordance with authorized actions

ofmanagementanddirectorsofthecompany;and(3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

InterimLimitationsofInternalfinanc ialcon tro lsOverFinancialRep orting

Becauseoftheinherentlimitationsofinternalfinanc ialcon tro lsverfinanc i alre po rting,including thepossibilityofcollusionorimproper managementoverridingcontrols,materialmisstatementsduetorrororfraudmayoccurandnotbedetected.Aso,projectionsoranyevaluationoftheinternalfinanc ialcon tro lsverfinanc i alre po rtingtofutureperiodsaresubjecttotheriskthattheinternalfinanc ialcon tro lsverfinanc i alre po rtingmaybecomeinadequatebecauseofchanges in conditions,orthattheagreementofcomp licancewiththepoliciesorprocedures may be violated.

Opinion

Inouropinion,thefourinformationandaccountingtotheexp lanationsgiven,thecompany,inallmaterial aspects, adequately presents its financial position, results of operations, and cash flows in accordance with the accounting principles generally accepted in India, based on the criteria for internalfinanc ialcon tro lsverfinanc i alre po rting established by the Company's internal control system as disclosed in the Internal Control System Note.

ForDELOITTEHAS KINS&SELLS LLP

CharteredAccountants

(Firm'sRegistrationNo.117366W/W-100018)

G.K. Subramaniam

Partner

(MembershipNo.109839) Mumbai

UDIN :21109839AAAA QL5282

October20,2021

ANNEXURE "B"TOTHEINDEPENDENTAUDITORS'REPORT

(Refer to the paragraph under 'Report on Other Legal and Regulatory Requirements'section

of our report of the date)

(i) (a) The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets.

(b) The fixed assets were physically verified during the year by the Management in accordance with proper procedure of verification, which, in our opinion, provides for physical verification of all the fixed assets at reasonable intervals. According to the information and explanations given to us, nominallediscrepancies were noticed on such verification.

(c) According to the information and explanations given to us and based on the examination of the records, the ledgers/debit and credit entries, were properly maintained, the titles, descriptions, measurements, and buildings which are recorded, are held in the name of the Company as at the balance sheet date.

(ii) The Company does not have any inventory and hence no procedure (ii) of the

CARO 2016 is not applicable.

(iii) According to the information and explanations given to us, the Company has granted loans, secured or unsecured, to companies, firms, L





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F o r D E L O I T T E H A S K I N S &amp; S E L L S L L P

C h a r t e r e d A c c o u n t a n t s

( F i r m ' s R e g i s t r a t i o n N o . 1 1 7 3 6 6 W / W - 1 0 0 0 1 8 )

G . K . S u b r a m a n i a m

P a r t n e r

( M e m b e r s h i p N o . 1 0 9 8 3 9 ) M u m b a i

UDIN : 2 1 1 0 9 8 3 9 A A A Q L 5 2 8 2

O c t o b e r 2 0 , 2 0 2 1

**[400500] Disclosures - Secretarial audit report****Details of signatories of secretarial audit report [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Signatories of secretarial audit report [Axis]	Column 1
	01/04/2020 to 31/03/2021
Details of signatories of secretarial audit report [Abstract]	
Details of signatories of secretarial audit report [LineItems]	
Category of secretarial auditor	Individual
Name of secretarial audit firm	L U C K Y AGRAWAL & ASSOCIATES
Name of secretarial auditor signing report	Lucky Agrawal
Membership number of secretarial auditor	42464
Certificate of practice number of secretarial auditor	15747
Address of secretarial auditors	B - 1 5 2 , Swarnabhoomi, Vidhan Sabha Road, Saddoo, Raipur - 492001,
Permanent account number of secretarial auditor or secretarial auditors firm	AUTPK6360J
Date of signing secretarial audit report	28/11/2021

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021
Disclosure in secretarial audit report explanatory [TextBlock]	
Whether secretarial audit report is applicable on company	Yes
Whether secretarial audit report has been qualified or has any observation or other remarks	No

**[100100] Balance sheet**

Unless otherwise specified, all monetary values are in INR

	31/03/2021	31/03/2020	31/03/2019
Balance sheet [Abstract]			
Equity and liabilities [Abstract]			
Shareholders' funds [Abstract]			
Share capital	13,12,99,230	13,12,99,230	13,12,99,230
Reserves and surplus	91,76,42,912	70,20,11,145	
Total shareholders' funds	104,89,42,142	83,33,10,375	
Share application money pending allotment	0	0	
Non-current liabilities [Abstract]			
Long-term borrowings	172,24,55,326	181,38,34,136	
Other long-term liabilities	0	0	
Long-term provisions	2,56,76,728	1,51,28,871	
Total non-current liabilities	174,81,32,054	182,89,63,007	
Current liabilities [Abstract]			
Short-term borrowings	5,67,16,954	59,98,17,292	
Trade payables	4,28,94,684	2,54,87,389	
Other current liabilities	141,86,01,074	120,91,16,235	
Short-term provisions	2,04,41,328	1,21,00,868	
Total current liabilities	153,86,54,040	184,65,21,784	
Total equity and liabilities	433,57,28,236	450,87,95,166	
Assets [Abstract]			
Non-current assets [Abstract]			
Fixed assets [Abstract]			
Tangible assets	15,71,47,754	16,46,20,840	15,57,54,506
Intangible assets	0	0	
Total fixed assets	15,71,47,754	16,46,20,840	
Non-current investments	0	0	
Deferred tax assets (net)	1,10,66,603	85,99,409	
Long-term loans and advances	136,75,47,817	119,51,31,861	
Other non-current assets	6,87,28,064	5,46,93,239	
Total non-current assets	160,44,90,238	142,30,45,349	
Current assets [Abstract]			
Current investments	0	0	
Inventories	0	0	
Trade receivables	0	0	
Cash and bank balances	22,99,65,545	11,43,48,495	
Short-term loans and advances	244,13,19,110	292,59,61,413	
Other current assets	5,99,53,343	4,54,39,909	
Total current assets	273,12,37,998	308,57,49,817	
Total assets	433,57,28,236	450,87,95,166	

**[400300] Disclosures - Signatories of financial statements****Details of directors signing financial statements [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Directors signing financial statements [Axis]	Column 1	Column 2
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>
Details of signatories of financial statements [Abstract]		
Details of directors signing financial statements [Abstract]		
Details of directors signing financial statements [LineItems]		
Name of director signing financial statements [Abstract]		
First name of director	GANESH	GAURAV
Middle name of director	KUMAR	
Last name of director	BHATTAR	BHATTAR
Designation of director	DIRECTOR	DIRECTOR
Director identification number of director	01248202	01248032
Date of signing of financial statements by director	20/10/2021	20/10/2021

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Name of company secretary	RADHA BANSAL
Permanent account number of company secretary	CHEPB6902M
Date of signing of financial statements by company secretary	20/10/2021

**[100400] Cash flow statement, indirect**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>	<b>31/03/2019</b>
Statement of cash flows [Abstract]			
Whether cash flow statement is applicable on company	Yes	Yes	
Cash flows from used in operating activities [Abstract]			
Profit before extraordinary items and tax	28,08,02,162	23,58,02,751	
Adjustments for reconcile profit (loss) [Abstract]			
Adjustments to profit (loss) [Abstract]			
Adjustments for finance costs	-116,61,77,172	-123,58,95,005	
Adjustments for depreciation and amortisation expense	2,86,06,040	3,18,19,600	
Other adjustments to reconcile profit (loss)	71,26,41,059	70,95,43,610	
Total adjustments to profit (loss)	-42,49,30,073	-49,45,31,795	
Adjustments for working capital [Abstract]			
Adjustments for decrease (increase) in other current assets	-1,67,37,298.97	-86,63,397	
Adjustments for increase (decrease) in other current liabilities	22,06,74,218	6,08,16,224	
Adjustments for provisions	1,88,88,316.9	15,37,197	
Total adjustments for working capital	22,28,25,235.93	5,36,90,024	
Total adjustments for reconcile profit (loss)	-20,21,04,837.07	-44,08,41,771	
Net cash flows from (used in) operations	7,86,97,324.93	-20,50,39,020	
Interest paid	-43,20,16,902	-47,32,62,704	
Interest received	125,22,83,212	133,52,57,740	
Income taxes paid (refund)	-6,76,55,408	-6,88,66,516	
Other inflows (outflows) of cash	-104,24,66,333.93	-190,45,11,265	
Net cash flows from (used in) operating activities before extraordinary items	78,81,86,513	-23,21,63,325	
Net cash flows from (used in) operating activities	78,81,86,513	-23,21,63,325	
Cash flows from used in investing activities [Abstract]			
Purchase of tangible assets	2,23,67,275	4,06,85,934	
Other inflows (outflows) of cash	-1,57,23,041	2,46,72,261	
Net cash flows from (used in) investing activities before extraordinary items	-3,80,90,316	-1,60,13,673	
Net cash flows from (used in) investing activities	-3,80,90,316	-1,60,13,673	
Cash flows from used in financing activities [Abstract]			
Proceeds from borrowings	-63,44,79,147	30,70,33,740	
Net cash flows from (used in) financing activities before extraordinary items	-63,44,79,147	30,70,33,740	
Net cash flows from (used in) financing activities	-63,44,79,147	30,70,33,740	
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	11,56,17,050	5,88,56,742	
Net increase (decrease) in cash and cash equivalents	11,56,17,050	5,88,56,742	
Cash and cash equivalents cash flow statement at end of period	22,99,65,545	11,43,48,495	5,54,91,753

**[200100] Notes - Share capital****Disclosure of shareholding more than five per cent in company [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of share capital [Axis]	Equity shares 1 [Member]			
	Shareholder 1 [Member]		Shareholder 2 [Member]	
Name of shareholder [Axis]	Shareholder 1 [Member]		Shareholder 2 [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of shareholding more than five per cent in company [Abstract]				
Disclosure of shareholding more than five per cent in company [LineItems]				
Type of share	The Company has only one class of shares referred to as equity shares having a par value of 10/- . Each holder of equity shares is entitled to one vote per share.	The Company has only one class of shares referred to as equity shares having a par value of 10/- . Each holder of equity shares is entitled to one vote per share.	The Company has only one class of shares referred to as equity shares having a par value of 10/- . Each holder of equity shares is entitled to one vote per share.	The Company has only one class of shares referred to as equity shares having a par value of 10/- . Each holder of equity shares is entitled to one vote per share.
Name of shareholder	GANESH BHATTAR	GANESH BHATTAR	GAURAV BHATTAR	GAURAV BHATTAR
PAN of shareholder	ADDPB8849E	ADDPB8849E	AEDPB4738F	AEDPB4738F
Country of incorporation or residence of shareholder	INDIA	INDIA	INDIA	INDIA
Number of shares held in company	[shares] 30,46,343	[shares] 30,46,343	[shares] 83,11,530	[shares] 83,11,530
Percentage of shareholding in company	23.20%	23.20%	63.30%	63.30%

## Disclosure of classes of share capital [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of share capital [Axis]	Share capital [Member]			Equity shares [Member]
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021
Disclosure of classes of share capital [Abstract]				
Disclosure of classes of share capital [LineItems]				
Number of shares authorised	[shares] 1,35,00,000	[shares] 1,35,00,000		[shares] 1,35,00,000
Value of shares authorised	13,50,00,000	13,50,00,000		13,50,00,000
Number of shares issued	[shares] 1,31,29,923	[shares] 1,31,29,923		[shares] 1,31,29,923
Value of shares issued	13,12,99,230	13,12,99,230		13,12,99,230
Number of shares subscribed and fully paid	[shares] 1,31,29,923	[shares] 1,31,29,923		[shares] 1,31,29,923
Value of shares subscribed and fully paid	13,12,99,230	13,12,99,230		13,12,99,230
Number of shares subscribed but not fully paid	[shares] 0	[shares] 0		[shares] 0
Value of shares subscribed but not fully paid	0	0		0
Total number of shares subscribed	[shares] 1,31,29,923	[shares] 1,31,29,923		[shares] 1,31,29,923
Total value of shares subscribed	13,12,99,230	13,12,99,230		13,12,99,230
Value of shares paid-up [Abstract]				
Number of shares paid-up	[shares] 1,31,29,923	[shares] 1,31,29,923		[shares] 1,31,29,923
Value of shares called	13,12,99,230	13,12,99,230		13,12,99,230
Calls unpaid [Abstract]				
Calls unpaid by directors and officers [Abstract]				
Calls unpaid by directors	0	0		0
Calls unpaid by officers	0	0		0
Total calls unpaid by directors and officers	0	0		0
Calls unpaid by others	0	0		0
Total calls unpaid	0	0		0
Forfeited shares	0	0		0
Forfeited shares reissued	0	0		0
Value of shares paid-up	13,12,99,230	13,12,99,230		13,12,99,230
Reconciliation of number of shares outstanding [Abstract]				
Changes in number of shares outstanding [Abstract]				
Increase in number of shares outstanding [Abstract]				
Number of shares issued in public offering	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as bonus shares	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as rights	[shares] 0	[shares] 0		[shares] 0
Number of shares issued in private placement arising out of conversion of debentures preference shares during period	[shares] 0	[shares] 0		[shares] 0
Number of shares issued in other private placement	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as preferential allotment arising out of conversion of debentures preference shares during period	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as other preferential allotment	[shares] 0	[shares] 0		[shares] 0
Number of shares allotted for contracts without payment received in cash	[shares] 0	[shares] 0		[shares] 0
Number of shares issued under scheme of amalgamation	[shares] 0	[shares] 0		[shares] 0
Number of other issues of shares	[shares] 0	[shares] 0		[shares] 0
Number of shares issued under employee stock option plan	[shares] 0	[shares] 0		[shares] 0
Number of other issue of shares arising out of conversion of securities	[shares] 0	[shares] 0		[shares] 0

Total aggregate number of shares issued during period	[shares] 0	[shares] 0		[shares] 0
Decrease in number of shares during period [Abstract]				
Number of shares bought back	[shares] 0	[shares] 0		[shares] 0
Other decrease in number of shares	[shares] 0	[shares] 0		[shares] 0
Total decrease in number of shares during period	[shares] 0	[shares] 0		[shares] 0
Total increase (decrease) in number of shares outstanding	[shares] 0	[shares] 0		[shares] 0
Number of shares outstanding at end of period	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,31,29,923
Reconciliation of value of shares outstanding [Abstract]				
Changes in share capital [Abstract]				
Increase in share capital during period [Abstract]				
Amount of public issue during period	0	0		0
Amount of bonus issue during period	0	0		0
Amount of rights issue during period	0	0		0
Amount of private placement issue arising out of conversion of debentures preference shares during period	0	0		0
Amount of other private placement issue during period	0	0		0
Amount of preferential allotment issue arising out of conversion of debentures preference shares during period	0	0		0
Amount of other preferential allotment issue during period	0	0		0
Amount of issue allotted for contracts without payment received in cash during period	0	0		0
Amount of issue under scheme of amalgamation during period	0	0		0
Amount of other issues during period	0	0		0
Amount of employee stock option plan issued during period	0	0		0
Amount of other issue arising out of conversion of securities during period	0	0		0
Total aggregate amount of increase in share capital during period	0	0		0
Decrease in share capital during period [Abstract]				
Decrease in amount of shares bought back	0	0		0
Other decrease in amount of shares	0	0		0
Total decrease in share capital during period	0	0		0
Total increase (decrease) in share capital	0	0		0
Share capital at end of period	13,12,99,230	13,12,99,230	13,12,99,230	13,12,99,230
Rights preferences and restrictions attaching to class of share capital	0	0		0
Shares in company held by holding company or ultimate holding company or by its subsidiaries or associates [Abstract]				
Shares in company held by holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by associates of its holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by associates of its ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Total shares in company held by holding company or ultimate holding company or by its subsidiaries or associates	[shares] 0	[shares] 0		[shares] 0



Shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	[shares] 0	[shares] 0	[shares] 0
Amount of shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	0	0	0
Description of terms of shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	0	0	0
Aggregate number of fully paid-up shares issued pursuant to contracts without payment being received in cash during last five years	[shares] 0	[shares] 0	[shares] 0
Aggregate number of fully paid-up shares issued by way of bonus shares during last five years	[shares] 0	[shares] 0	[shares] 0
Aggregate number of shares bought back during last five years	[shares] 0	[shares] 0	[shares] 0
Original paid-up value of forfeited shares	0	0	0
Details of application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]			
Application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]			
Application money received for allotment of securities and due for refund, principal	0	0	0
Application money received for allotment of securities and due for refund, interest accrued	0	0	0
Total application money received for allotment of securities and due for refund and interest accrued thereon	0	0	0
Terms and conditions of shares pending allotment	0	0	0
Number of shares proposed to be issued	[shares] 0	[shares] 0	[shares] 0
Share premium for shares to be allotted	0	0	0
Description of whether company have sufficient authorised capital to cover proposed share capital amount resulting from allotment	0	0	0
Over due period for which application money is pending prior to allotment of shares	0	0	0
Reason for over due period for which application money is pending prior to allotment of shares	0	0	0

## Disclosure of classes of share capital [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of share capital [Axis]	Equity shares [Member]		Equity shares 1 [Member]	
	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of classes of share capital [Abstract]				
Disclosure of classes of share capital [LineItems]				
Type of share			The Company has only one class of shares referred to as equity shares having a par value of 10/-. Each holder of equity shares is entitled to one vote per share.	The Company has only one class of shares referred to as equity shares having a par value of 10/-. Each holder of equity shares is entitled to one vote per share.
Number of shares authorised	[shares] 1,35,00,000		[shares] 1,35,00,000	[shares] 1,35,00,000
Value of shares authorised	13,50,00,000		13,50,00,000	13,50,00,000
Number of shares issued	[shares] 1,31,29,923		[shares] 1,31,29,923	[shares] 1,31,29,923
Value of shares issued	13,12,99,230		13,12,99,230	13,12,99,230
Number of shares subscribed and fully paid	[shares] 1,31,29,923		[shares] 1,31,29,923	[shares] 1,31,29,923
Value of shares subscribed and fully paid	13,12,99,230		13,12,99,230	13,12,99,230
Number of shares subscribed but not fully paid	[shares] 0		[shares] 0	[shares] 0
Value of shares subscribed but not fully paid	0		0	0
Total number of shares subscribed	[shares] 1,31,29,923		[shares] 1,31,29,923	[shares] 1,31,29,923
Total value of shares subscribed	13,12,99,230		13,12,99,230	13,12,99,230
Value of shares paid-up [Abstract]				
Number of shares paid-up	[shares] 1,31,29,923		[shares] 1,31,29,923	[shares] 1,31,29,923
Value of shares called	13,12,99,230		13,12,99,230	13,12,99,230
Calls unpaid [Abstract]				
Calls unpaid by directors and officers [Abstract]				
Calls unpaid by directors	0		0	0
Calls unpaid by officers	0		0	0
Total calls unpaid by directors and officers	0		0	0
Calls unpaid by others	0		0	0
Total calls unpaid	0		0	0
Forfeited shares	0		0	0
Forfeited shares reissued	0		0	0
Value of shares paid-up	13,12,99,230		13,12,99,230	13,12,99,230
Par value per share			[INR/shares] 10	[INR/shares] 10
Amount per share called in case shares not fully called			[INR/shares] 0	[INR/shares] 0
Reconciliation of number of shares outstanding [Abstract]				
Changes in number of shares outstanding [Abstract]				
Increase in number of shares outstanding [Abstract]				
Number of shares issued in public offering	[shares] 0		[shares] 0	[shares] 0
Number of shares issued as bonus shares	[shares] 0		[shares] 0	[shares] 0
Number of shares issued as rights	[shares] 0		[shares] 0	[shares] 0
Number of shares issued in private placement arising out of conversion of debentures preference shares during period	[shares] 0		[shares] 0	[shares] 0
Number of shares issued in other private placement	[shares] 0		[shares] 0	[shares] 0
Number of shares issued as preferential allotment arising out of conversion of debentures preference shares during period	[shares] 0		[shares] 0	[shares] 0
Number of shares issued as other preferential allotment	[shares] 0		[shares] 0	[shares] 0

Number of shares allotted for contracts without payment received in cash	[shares] 0		[shares] 0	[shares] 0
Number of shares issued under scheme of amalgamation	[shares] 0		[shares] 0	[shares] 0
Number of other issues of shares	[shares] 0		[shares] 0	[shares] 0
Number of shares issued under employee stock option plan	[shares] 0		[shares] 0	[shares] 0
Number of other issue of shares arising out of conversion of securities	[shares] 0		[shares] 0	[shares] 0
Total aggregate number of shares issued during period	[shares] 0		[shares] 0	[shares] 0
Decrease in number of shares during period [Abstract]				
Number of shares bought back	[shares] 0		[shares] 0	[shares] 0
Other decrease in number of shares	[shares] 0		[shares] 0	[shares] 0
Total decrease in number of shares during period	[shares] 0		[shares] 0	[shares] 0
Total increase (decrease) in number of shares outstanding	[shares] 0		[shares] 0	[shares] 0
Number of shares outstanding at end of period	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,31,29,923
Reconciliation of value of shares outstanding [Abstract]				
Changes in share capital [Abstract]				
Increase in share capital during period [Abstract]				
Amount of public issue during period	0		0	0
Amount of bonus issue during period	0		0	0
Amount of rights issue during period	0		0	0
Amount of private placement issue arising out of conversion of debentures preference shares during period	0		0	0
Amount of other private placement issue during period	0		0	0
Amount of preferential allotment issue arising out of conversion of debentures preference shares during period	0		0	0
Amount of other preferential allotment issue during period	0		0	0
Amount of issue allotted for contracts without payment received in cash during period	0		0	0
Amount of issue under scheme of amalgamation during period	0		0	0
Amount of other issues during period	0		0	0
Amount of employee stock option plan issued during period	0		0	0
Amount of other issue arising out of conversion of securities during period	0		0	0
Total aggregate amount of increase in share capital during period	0		0	0
Decrease in share capital during period [Abstract]				
Decrease in amount of shares bought back	0		0	0
Other decrease in amount of shares	0		0	0
Total decrease in share capital during period	0		0	0
Total increase (decrease) in share capital	0		0	0
Share capital at end of period	13,12,99,230	13,12,99,230	13,12,99,230	13,12,99,230
Rights preferences and restrictions attaching to class of share capital	0		0	0
Shares in company held by holding company or ultimate holding company or by its subsidiaries or associates [Abstract]				
Shares in company held by holding company	[shares] 0		[shares] 0	[shares] 0
Shares in company held by ultimate holding company	[shares] 0		[shares] 0	[shares] 0

Shares in company held by subsidiaries of its holding company	[shares] 0		[shares] 0	[shares] 0
Shares in company held by subsidiaries of its ultimate holding company	[shares] 0		[shares] 0	[shares] 0
Shares in company held by associates of its holding company	[shares] 0		[shares] 0	[shares] 0
Shares in company held by associates of its ultimate holding company	[shares] 0		[shares] 0	[shares] 0
Total shares in company held by holding company or ultimate holding company or by its subsidiaries or associates	[shares] 0		[shares] 0	[shares] 0
Shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	[shares] 0		[shares] 0	[shares] 0
Amount of shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	0		0	0
Description of terms of shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	0		0	0
Aggregate number of fully paid-up shares issued pursuant to contracts without payment being received in cash during last five years	[shares] 0		[shares] 0	[shares] 0
Aggregate number of fully paid-up shares issued by way of bonus shares during last five years	[shares] 0		[shares] 0	[shares] 0
Aggregate number of shares bought back during last five years	[shares] 0		[shares] 0	[shares] 0
Original paid-up value of forfeited shares	0		0	0
Details of application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]				
Application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]				
Application money received for allotment of securities and due for refund, principal	0		0	0
Application money received for allotment of securities and due for refund, interest accrued	0		0	0
Total application money received for allotment of securities and due for refund and interest accrued thereon	0		0	0
Terms and conditions of shares pending allotment	0		0	0
Number of shares proposed to be issued	[shares] 0		[shares] 0	[shares] 0
Share premium for shares to be allotted	0		0	0
Description of whether company have sufficient authorised capital to cover proposed share capital amount resulting from allotment	0		0	0
Over due period for which application money is pending prior to allotment of shares	0		0	0
Reason for over due period for which application money is pending prior to allotment of shares	0		0	0

**Disclosure of classes of share capital [Table]**

..(3)

Unless otherwise specified, all monetary values are in INR

Classes of share capital [Axis]	Equity shares 1 [Member]
	<b>31/03/2019</b>
Disclosure of classes of share capital [Abstract]	
Disclosure of classes of share capital [LineItems]	
Reconciliation of number of shares outstanding [Abstract]	
Number of shares outstanding at end of period	[shares] 1,31,29,923
Reconciliation of value of shares outstanding [Abstract]	
Share capital at end of period	13,12,99,230

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Disclosure of notes on share capital explanatory [TextBlock]		
Whether there are any shareholders holding more than five per cent shares in company	Yes	Yes
Whether money raised from public offering during year	No	No

**[200200] Notes - Reserves and surplus****Statement of changes in reserves [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Reserves [Member]			Securities premium account [Member]
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period	21,56,31,767	18,56,75,426		0
Other additions to reserves	4,31,26,353	3,71,35,085		0
Total additions to reserves	25,87,58,120	22,28,10,511		0
Deductions to reserves [Abstract]				
Securities premium adjusted bonus shares	0	0		0
Securities premium adjusted writing off preliminary expenses	0	0		0
Securities premium adjusted writing off discount expenses issue shares debentures	0	0		0
Securities premium adjusted premium payable redemption preference shares debentures	0	0		0
Securities premium adjusted purchase own shares other securities under section 68	0	0		0
Other utilisation of securities premium if permitted	0	0		0
Other deductions to reserves	4,31,26,353	3,71,35,085		0
Total deductions to reserves	4,31,26,353	3,71,35,085		0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Dividend appropriation [Abstract]				
Interim dividend appropriation [Abstract]				
Interim equity dividend appropriation	0	0		
Interim preferred dividend appropriation	0	0		
Interim special dividend appropriation	0	0		
Total interim dividend appropriation	0	0		
Final dividend appropriation [Abstract]				
Final equity dividend appropriation	0	0		
Final preferred dividend appropriation	0	0		
Final special dividend appropriation	0	0		
Total final dividend appropriation	0	0		
Total dividend appropriation	0	0		
Dividend tax appropriation [Abstract]				
Equity dividend tax appropriation	0	0		
Preferred dividend tax appropriation	0	0		
Total dividend tax appropriation	0	0		
Other appropriations	0	0		0
Transfer to general reserve	0	0		0
Total appropriations for dividend, dividend tax and general reserve	0	0		0
Appropriation towards bonus shares	0	0		0
Total changes in reserves	21,56,31,767	18,56,75,426		0
Reserves at end of period	91,76,42,912	70,20,11,145	51,63,35,719	23,98,68,818

## Statement of changes in reserves [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Securities premium account [Member]		Revaluation reserve [Member]	
	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period	0		0	0
Other additions to reserves	0		0	0
Total additions to reserves	0		0	0
Deductions to reserves [Abstract]				
Securities premium adjusted bonus shares	0			
Securities premium adjusted writing off preliminary expenses	0			
Securities premium adjusted writing off discount expenses issue shares debentures	0			
Securities premium adjusted premium payable redemption preference shares debentures	0			
Securities premium adjusted purchase own shares other securities under section 68	0			
Other utilisation of securities premium if permitted	0		0	0
Other deductions to reserves	0		0	0
Total deductions to reserves	0		0	0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Other appropriations	0		0	0
Transfer to general reserve	0		0	0
Total appropriations for dividend, dividend tax and general reserve	0		0	0
Appropriation towards bonus shares	0		0	0
Total changes in reserves	0		0	0
Reserves at end of period	23,98,68,818	23,98,68,818	6,70,17,962	6,70,17,962

## Statement of changes in reserves [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Revaluation reserve [Member]	Revaluation reserve fixed assets [Member]		
	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period		0	0	
Other additions to reserves		0	0	
Total additions to reserves		0	0	
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted		0	0	
Other deductions to reserves		0	0	
Total deductions to reserves		0	0	
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Other appropriations		0	0	
Transfer to general reserve		0	0	
Total appropriations for dividend, dividend tax and general reserve		0	0	
Appropriation towards bonus shares		0	0	
Total changes in reserves		0	0	
Reserves at end of period	6,70,17,962	6,70,17,962	6,70,17,962	6,70,17,962

## Statement of changes in reserves [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Other reserves [Member]			Special reserve [Member]
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period	0	0		0
Other additions to reserves	4,31,26,353	3,71,35,085		4,31,26,353
Total additions to reserves	4,31,26,353	3,71,35,085		4,31,26,353
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted	0	0		0
Other deductions to reserves	0	0		0
Total deductions to reserves	0	0		0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Other appropriations	0	0		0
Transfer to general reserve	0	0		0
Total appropriations for dividend, dividend tax and general reserve	0	0		0
Appropriation towards bonus shares	0	0		0
Total changes in reserves	4,31,26,353	3,71,35,085		4,31,26,353
Reserves at end of period	12,21,04,228	7,89,77,875	4,18,42,790	12,21,04,228



## Statement of changes in reserves [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Special reserve [Member]		Surplus [Member]	
	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period	0		21,56,31,767	18,56,75,426
Other additions to reserves	3,71,35,085		0	0
Total additions to reserves	3,71,35,085		21,56,31,767	18,56,75,426
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted	0		0	0
Other deductions to reserves	0		4,31,26,353	3,71,35,085
Total deductions to reserves	0		4,31,26,353	3,71,35,085
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Dividend appropriation [Abstract]				
Interim dividend appropriation [Abstract]				
Interim equity dividend appropriation			0	0
Interim preferred dividend appropriation			0	0
Interim special dividend appropriation			0	0
Total interim dividend appropriation			0	0
Final dividend appropriation [Abstract]				
Final equity dividend appropriation			0	0
Final preferred dividend appropriation			0	0
Final special dividend appropriation			0	0
Total final dividend appropriation			0	0
Total dividend appropriation			0	0
Dividend tax appropriation [Abstract]				
Equity dividend tax appropriation			0	0
Preferred dividend tax appropriation			0	0
Total dividend tax appropriation			0	0
Other appropriations	0		0	0
Transfer to general reserve	0		0	0
Total appropriations for dividend, dividend tax and general reserve	0		0	0
Appropriation towards bonus shares	0		0	0
Total changes in reserves	3,71,35,085		17,25,05,414	14,85,40,341
Reserves at end of period	7,89,77,875	4,18,42,790	48,86,51,904	31,61,46,490

## Statement of changes in reserves [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Components of reserves [Axis]	Surplus [Member]
	31/03/2019
Statement of changes in reserves [Abstract]	
Statement of changes in reserves [LineItems]	
Reserves at end of period	16,76,06,149

**[200300] Notes - Borrowings****Details of bonds or debentures [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Details of bonds or debentures [Axis]	Column 1		Column 2	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Borrowings notes [Abstract]				
Details of bonds or debentures [Abstract]				
Details of bonds or debentures [LineItems]				
Whether bonds or debentures	Debenture	Debenture	Debenture	Debenture
Nature of bond or debenture	Non-convertible	Non-convertible	Non-convertible	Non-convertible
Holder of bond or debenture	Banks	Banks	Others	Banks
Rate of interest	14.37%	0.00%	14.37%	0.00%
Particulars of redemption or conversion	Textual information (5) [See below]	nil	Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)	nil
Nominal value per bond or debenture	[pure] 10,00,000	[pure] 0	[pure] 10,00,000	[pure] 0
Number of bonds or debentures	[pure] 150	[pure] 0	[pure] 300	[pure] 0
Number of allottees to whom bonds or debentures were issued	[pure] 1	[pure] 0	[pure] 1	[pure] 0

**Classification of borrowings [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
	Borrowings [Member]			
	Secured borrowings [Member]		Unsecured borrowings [Member]	
Classification of borrowings [Axis]	01/04/2020 to 31/03/2021		01/04/2019 to 31/03/2020	
Subclassification of borrowings [Axis]	31/03/2021		31/03/2020	
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	142,35,27,098	148,36,86,245	29,89,28,228	33,01,47,891
Nature of security [Abstract]				
Nature of security	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Bonds/debentures [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2021	31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	30,00,00,000	0	15,00,00,000	20,00,00,000
Nature of security [Abstract]				
Nature of security	Textual information (6) [See below]	Textual information (7) [See below]		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Debentures [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2019 to 31/03/2020	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	30,00,00,000	0	20,00,00,000	15,00,00,000
Nature of security [Abstract]				
Nature of security	Textual information (8) [See below]	Textual information (9) [See below]		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Particulars of any redeemed bonds/debentures which company has power to reissue	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES	
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Non-convertible debentures others [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	30,00,00,000	0	15,00,00,000	20,00,00,000
Nature of security [Abstract]				
Nature of security	Textual information (10) [See below]	Textual information (11) [See below]		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Particulars of any redeemed bonds/debentures which company has power to reissue	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Term loans [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2021	31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	112,35,27,098	148,36,86,245	10,00,00,000	10,00,00,000
Nature of security [Abstract]				
Nature of security	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Term loans from banks [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2021	31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	31,95,39,316	68,60,15,647	10,00,00,000	10,00,00,000
Nature of security [Abstract]				
Nature of security	(Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly installment starting from November 2019 & ending on October 2026)	(Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly installment starting from November 2019 & ending on October 2026)		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Rupee term loans from banks [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2021	31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	31,95,39,316	68,60,15,647	10,00,00,000	10,00,00,000
Nature of security [Abstract]				
Nature of security	(Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly installment starting from November 2019 & ending on October 2026)	(Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly installment starting from November 2019 & ending on October 2026)		
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES		
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(8)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of borrowings [Axis]	Term loans from others [Member]		Rupee term loans from others [Member]	
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Secured borrowings [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	80,39,87,782	79,76,70,598	80,39,87,782	79,76,70,598
Nature of security [Abstract]				
Nature of security	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES	REFER TAGGED NOTES
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(9)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
	Loans and advances from related parties [Member]		Loans and advances from directors [Member]	
Classification of borrowings [Axis]	Unsecured borrowings [Member]		Unsecured borrowings [Member]	
Subclassification of borrowings [Axis]	31/03/2021	31/03/2020	31/03/2021	31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	4,89,28,228	3,01,47,891	4,89,28,228	3,01,47,891
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

## Classification of borrowings [Table]

..(10)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Short-term [Member]			
	Borrowings [Member]		Working capital loans from banks [Member]	
Classification of borrowings [Axis]	Secured borrowings [Member]		Secured borrowings [Member]	
Subclassification of borrowings [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	5,67,16,954	59,98,17,292	5,67,16,954	59,98,17,292
Nature of security [Abstract]				
Nature of security	REFER NOTES	TAGGED	REFER NOTES	TAGGED
Details of personal security given by promoters, other shareholders or other third parties, though such security does not result in classification of borrowings as secured	REFER NOTES	TAGGED	REFER NOTES	TAGGED
Details on loans guaranteed [Abstract]				
Aggregate amount of loans guaranteed by directors	0	0	0	0
Aggregate amount of loans guaranteed by others	0	0	0	0
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal	0	0	0	0
Outstanding amount of continuing default interest	0	0	0	0

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021
Disclosure of notes on borrowings explanatory [TextBlock]	Textual information (12) [See below]

## Textual information (5)

### **Particulars of redemption or conversion**

The issue proceeds will be utilized to meet funding requirements of the Issuer for on lending to its Two-Wheeler portfolio or for General Corporate Purposes. The funds raised by the Issue shall not be used for any refinancing or repayment/redemption of any Financial Indebtedness (including borrowings and non-convertible debentures raised from/issued to other lenders).

## Textual information (6)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)

## Textual information (7)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)

## Textual information (8)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)

## Textual information (9)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)

## Textual information (10)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)

## Textual information (11)

### **Nature of security**

NCD - Creation Investment FPI LLC (Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)



## Textual information (12)

## Disclosure of notes on borrowings explanatory [Text Block]

LONG TERM BORROWINGS				(Amounts in INR)
PARTICULARS			As at	As at
			31.03.2021	31.03.2020
		Non- Current	Non- Current	
(a) Car Loan				
	HDFC BANK CAR LOAN		-	-
	(Secured by Hypothecation of Vehicle, Term loan is repayable in 48 monthly installment starting from November 2016 & ending on October 2020)			
	BANK OF BARODA CAR LOAN #		4,679,290	5,215,877
	(Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly installment starting from November 2019 & ending on October 2026)			
(b) Secured Term Loan from Banks				
	AU Small Finance Bank #	-		-
	(Secured by			

Hypothecation of present & future receivables and personal guarantee by directors & relatives. Repayable in 37 monthly Instalments starting from October 2017 to October 2020)

AU Small Finance Bank #

(Secured by Hypothecation of present & future receivables and personal guarantee by directors & relatives. Repayable - 25,000,002 in 36 monthly Instalments starting from November 2018 to October 2021)

AU Small Finance Bank # 2,687,035 19,444,442

(Secured by Hypothecation of present & future receivables and personal guarantee by directors & relatives. Repayable in 36 monthly Instalments starting from April 2019 to May 2022)

Bank of India # - 12,038,290

(Secured by Hypothecation of present & future receivables and personal guarantee by directors & relatives. Repayable in 54 Equal Monthly Instalments starting from May 2017 to October 2021)

IDFC First Bank #	52,122,002	83,333,334
-------------------	------------	------------

(Secured by Hypothecation of present & future receivables and personal guarantee by directors.  
Repayable in 18 Equated Quarterly Instalments starting from November 2018 to February 2023)

IDFC First Bank #	139,176,001	233,333,334
-------------------	-------------	-------------

(Secured by Hypothecation of present & future receivables and personal guarantee by directors.  
Repayable in 30 Equated Monthly Instalments starting from Feb 2021 to July 2023)

Fincare Small Finance Bank Limited	-	-
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(Secured by Hypothecation of present & future receivables,  
Repayable in 24 Monthly Instalments starting from Feb 2019 to Jan 2021)

Fincare Small Finance Bank Limited	-	40,494,703
------------------------------------	---	------------

(Secured by Hypothecation of present & future receivables,  
Repayable in 24 Monthly Instalments starting from Feb 2020 to Jan 2022)

United Bank of India		
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(Merged with  
Punjab National  
Bank) # 17,835,242 54,000,000

(Secured by  
Hypothecation of  
present & future  
receivables.  
Additional security  
of CC limit.  
Repayable in 10  
Quarterly  
Instalments starting  
from June 2020 to  
Dec 2022)

Utkarsh Small  
Finance Bank # 36,915,176 69,444,453

(Secured by  
Hypothecation of  
present & future  
receivables,  
Repayable in 36  
Monthly Instalments  
starting from March  
2020 to Feb 2023)

DCB Bank Limited # - -

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors &  
relatives. Cash  
collateral of 10% of  
loan amount (in  
form of FDs lien  
marked upfront in  
favour of the bank).  
Repayable in 32  
Monthly Instalments  
starting from  
January 2018 to  
september 2020)

Indusind Bank  
Limited # - 37,075,747

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.

Repayable in 36  
Monthly Instalments

starting from  
November 2018 to  
October 2021)

Indusind Bank  
Limited #

37,757,685 73,158,788

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.  
Repayable in 36  
Monthly Instalments  
starting from Dec  
2019 to Nov 2022)

Esaf Small Finance  
Bank #

2,280,885 28,260,800

(Secured by  
Hypothecation of  
present & future  
receivables,  
Repayable in 24  
Monthly Instalments  
starting from Jan  
2020 to April 2022)

SIDBI

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 9  
Monthly Instalments  
starting from Aug  
2020 to April 2021)

ESAF Small  
Finance Bank

26,086,000

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 23  
Monthly Instalments  
starting from May  
2021 to March  
2023)

(c) Secured Term  
Loan from Others

Northern Arc Capital Limited #	-	-
--------------------------------	---	---

(Secured by Hypothecation of present & future receivables and personal guarantee by directors  
Repayable in 36 Monthly Instalments starting from October 2017 to September 2020)

Northern Arc Capital Limited #	-	-
--------------------------------	---	---

(Secured by Hypothecation of present & future receivables and personal guarantee by directors  
Repayable in 36 Monthly Instalments starting from November 2017 to October 2020)

MAS Financial Services Limited #	-	27,777,795
----------------------------------	---	------------

(Secured by Hypothecation of present & future receivables and personal guarantee by directors.  
Repayable in 36 Monthly Instalments starting from July 2018 to June 2021)

MAS Financial Services Limited #	-	12,500,023
----------------------------------	---	------------

(Secured by Hypothecation of present & future receivables and personal guarantee by directors.Repayable in 36 Monthly

Instalments starting  
from May 2018 to  
April 2021)

MAS Financial Services Limited #	-	55,556,842
-------------------------------------	---	------------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by  
directors.Repayable  
in 36 Monthly  
Instalments starting  
from September  
2018 to August  
2021)

MAS Financial Services Limited #	-	20,833,353
-------------------------------------	---	------------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by  
directors.Repayable  
in 36 Monthly  
Instalments starting  
from Dec 2018 to  
Oct 2021)

MAS Financial Services Limited #	-	21,388,906
-------------------------------------	---	------------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by  
directors.Repayable  
in 36 Monthly  
Instalments starting  
from Jan 2019 to  
Dec 2021)

MAS Financial Services Limited #	3,489,497	19,444,446
-------------------------------------	-----------	------------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee



by  
directors.Repayable  
in 36 Monthly

Instalments starting  
from April 2019 to  
June 2022)

Maanaveeya Development & Finance Private Limited #	-	5,837,000
---	---	-----------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors  
Repayable in 12  
Quarterly  
Instalments starting  
from June 2018 to  
June 2021)

Maanaveeya Development & Finance Private Limited #	12,499,263	62,500,000
---	------------	------------

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors  
Repayable in 12  
Quarterly  
Instalments starting  
from June 2019 to  
Sept 2022)

Hinduja Leyland Finance Limited #	-	-
--------------------------------------	---	---

(Secured by  
Hypothecation of  
present & future  
receivables, personal  
guarantee of  
directors & Northern  
Arc Capital Limited  
Repayable in 36  
Monthly Instalments  
starting from  
January 2018 to  
December 2020)

Hinduja Leyland Finance Limited #	-	6,441,728
--------------------------------------	---	-----------

(Secured by Hypothecation of present & future receivables, personal guarantee of directors & Northern Arc Capital Limited Repayable in 30 Monthly Instalments starting from April 2018 to May 2021)

Manappuram Finance limited

-

-

(Secured by Hypothecation of present & future receivables Repayable in 36 Monthly Instalments starting from April 2018 to march 2021)

Muthoot Capital Services Limited #

-

10,416,677

(Secured by Hypothecation of present & future receivables and personal guarantee by directors. Repayable in 36 Monthly Instalments starting from April 2018 to August 2021)

Nabsamruddhi Finance Limited #

6,100,752

24,998,407

(Secured by Hypothecation of present & future receivables and personal guarantee by directors. Cash collateral to the extent of 5% with lien marked in favour of Nabsamruddhi. Repayable in 16 Quarterly Instalments starting from April 2018 to April 2022 )

Nabsamruddhi Finance Limited #	-	33,218,983
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(Secured by Hypothecation of present & future receivables and personal guarantee by directors. Cash collateral to the extent of 5% with lien marked in favour of Nabsamruddhi. Repayable in 12 Quarterly Instalments starting from March 2019 to December 2021 )

Magma Fincorp Limited #	-	-
----------------------------	---	---

(Secured by Hypothecation of present & future receivables, personal guarantee of directors & Northern Arc Capital Limited Repayable in 36 Monthly Instalments starting from march 2018 to Feb 2021)

Mahindra & Mahindra Financial Services Limited #	-	2,423,217
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(Secured by Hypothecation of present & future receivables, Guarantee of Northern Arc Capital Limited Repayable in 36 Monthly Instalments starting from December 2017 to November 2020

Muthoot Capital Services Limited #	-	4,861,127
---------------------------------------	---	-----------

(Secured by Hypothecation of present & future

receivables and  
personal guarantee  
by directors.  
Repayable in 36

Monthly Instalments  
starting from Oct  
2018 to Oct 2021)

Avanse Financial  
Services Limited #

- 9,680,129

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.  
Repayable in 36  
Monthly Instalments  
starting from May  
2018 to April 2021)

Capri Global Capital  
Limited #

- 16,666,667

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.  
Repayable in 36  
Monthly Instalments  
starting from June  
2018 to June 2021)

Nabkisan Finance  
Limited #

24,835,222 57,968,705

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 16  
Quartely Instalments  
starting from Jan  
2019 to Oct 2022)

Nabkisan Finance  
Limited #

28,114,132 42,178,048

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.

Repayable in 16

Quartely Instalments  
starting from August  
2019 to May 2023)

Sundaram Finance  
Limited #

4,250,640 21,867,932

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by directors.  
Repayable in 36  
Monthly Instalments  
starting from Jan  
2019 to May 2022)

MAS Financial  
Services Limited #

4,908,210 20,833,331

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by  
directors.Repayable  
in 36 Monthly  
Instalments starting  
from May 2019 to  
April 2022)

MAS Financial  
Services Limited #

12,145,164 27,777,792

(Secured by  
Hypothecation of  
present & future  
receivables and  
personal guarantee  
by  
directors.Repayable  
in 36 Monthly  
Instalments starting  
from Oct 2019 to  
Sep 2022)

Hinduja Leyland  
Finance Limited #

19,801,155 74,155,370

(Secured by  
Hypothecation of  
present & future  
receivables,



personal guarantee  
of directors,  
Repayable in 36

Monthly Instalments  
starting from June  
2019 to May 2022)

Hinduja Leyland  
Finance Limited #

42,973,523 101,587,615

(Secured by  
Hypothecation of  
present & future  
receivables,  
personal guarantee  
of directors, payable  
in 36 Monthly  
Instalments starting  
from Oct 2019 to  
Sep 2022)

Magma Fincorp  
Limited #

37,030,321 68,187,129

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 36  
Monthly Instalments  
starting from Jan  
2020 to Dec 2022)

Ugro Capital Limited  
#

- 13,785,248

(Secured by  
Hypothecation of  
present & future  
receivables, personal  
guarantee of  
directors .  
Repayable in 24  
Monthly Instalments  
starting from Aug  
2019 to July 2021)

Hiranandani  
Financial Service  
Pvt Ltd #

14,033,336 40,000,005

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 36  
Monthly Instalments  
starting from Sep  
2019 to Aug 2022)

Mudra		75,000,000
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(Secured by Hypothecation of present & future receivables. Repayable in 12 Quartely Instalments starting from December 2020 to September 2023)

Northern Arc		105,263,048
--------------	--	-------------

(Secured by Hypothecation of present & future receivables. Repayable in 36 Monthly Instalments starting from Sep 2020 to Aug 2023)

Northern Arc		72,705,121
--------------	--	------------

(Secured by Hypothecation of present & future receivables. Repayable in 38 Monthly Instalments starting from November 2020 to December 2023)

Ambit Finvest Private Limited	14,739,518	-
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(Secured by Hypothecation of present & future receivables. Repayable in 24 Monthly Instalments starting from March 2021 to Feb 2023)

Incred Financial Services		48,717,979
---------------------------	--	------------

(Secured by Hypothecation of present & future

receivables.  
Repayable in 24

Monthly Instalments  
starting from March  
2021 to Feb 2023)

Vivriti Capital  
Services Private  
Limited

66,666,664

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 36  
Monthly Instalments  
starting from April  
2021 to March  
2024)

Electronica Finance  
Limited

18,285,905

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 26  
Monthly Instalments  
starting from May  
2021 to June 2023)

Capri Global Capital  
Limited

66,666,664

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 36  
Monthly Instalments  
starting from April  
2021 to March  
2024)

Maanaveeya  
Development &  
Finance Private  
Limited

109,095,000

-

(Secured by  
Hypothecation of  
present & future  
receivables.  
Repayable in 33  
Monthly Instalments  
starting from July  
2021 to March  
2024)

	Credit Saison		16,666,668	-
	(Secured by Hypothecation of present & future receivables. Repayable in 6 Quartely Instalments starting from April 2021 to September 2022)			
(d) Unsecured Term Loan from Banks				
	IDFC First Bank {Subordinate (Tier 2) Debt} #	100,000,000	100,000,000	
	(Repayment shall be made at the end of 84 months i.e February 2025)			
(e)	Debentures			
	Secured :			
	NCD - Creation Investment FPI LLC		300,000,000	-
	(Secured by Hypothecation of present & future receivables. Repayable Bullet Re-Payment in 2 Instalments, First Instalment due on March 2023 and Last Instalment due on March 2024)			
	Unsecured :			
	Redeemable Non Convertible Debentures *		150,000,000	200,000,000
(f) Other Loans				

	From Director & their Relatives	48,928,228	30,147,891
(g) Funded Interest Term_Loan			
	Interest on CC Payable- converted into FITL, payable - by April 2021.	-	
			TOTAL:: 1,722,455,326 1,8

Note : There is no default, continuing or otherwise, As at the balance sheet date, in repayment of any of the above loans.

Note : The average rate of long term borrowings of the Company is 13.05 %.

Note : The above bifurcation into current and non-current portion has been based on the contractual maturities since loan covenant breaches, if any, have been waived off by the lenders.

# As represented by the management the company has taken moratorium during previous year ended 31st March 2020 for these loans from respective financial institutions.

\*Vivriti Capital Private Limited :  
The company has issued and allotted 200, 14.37% Unsecured Non-convertible debentures(NCDs) of face value of Rs.10,00,000/- each aggregating upto Rs. 20,00,00,000/- on 20.03.2019, which are redeemable on 20.04.2024. The outstanding amount as on 31.03.2021 is Rs. 15,00,00,000/- as Rs. 5,00,00,000/- has been prepaid in the month of March 2021. These debentures are privately placed and also formed part of Tier-II capital as per the RBI guidelines. In respect of privately placed Non convertible debentures (NCD) , no debenture Redemption Reserve (DRR) is required in terms of the clarification issued by Ministry of Law Justice and Company Affairs by Circular No.11/2/2012-CL. V(a) dated February 11, 2013 as the company is registered with Reserve Bank of India under Section 45-IA of the RBI (Amendment) Act, 1997, similarly as per the rule 18(7) (b) (ii) of Companies (Share Capital and Debentures) Rules, 2014 no DRR is required to be maintained in case of privately placed debentures by NBFCs.



SHORT TERM  
BORROWINGS(Amounts in  
INR)

## PARTICULARS

As at As at

31.03.2021 31.03.2020

Loans  
Repayable on  
DemandSecured : Cash  
Credit facility

United Bank of India (Merged with Punjab National Bank) #	1,227,335 159,745,429
--	-----------------------

(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal  
guarantee by  
directors.  
Additional  
security in the  
form of  
property.)

Union Bank of India #	-	69,083,056
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(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal  
guarantee by  
directors.  
Additional  
security in the  
form of  
property.)

Punjab

National Bank #	6,423,909	43,989,899
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(Secured by Hypothecation of specific receivables of present & future and personal guarantee by directors. Additional security in the form of property.)

(Out of total Sactioned limit of 5 Crore, Rs. 4 Crore is availed from PNB Telibandha, Raipur and Rs. 1 Crore from PNB Baloda Bazar)

Bank of Baroda #	-	102,160,755
---------------------	---	-------------

(Secured by Hypothecation of specific receivables of present & future and personal guarantee by directors. Additional security in the form of property)

Dena Bank (Merged with Bank Of Baroda) #	1,233,614	132,615,006
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(Secured by Hypothecation of specific receivables of present & future and personal guarantee by directors.

Additional

security in the  
form of  
property.)

Allahabad  
Bank #

1,612,522 28,618,488

(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal  
guarantee by  
directors.  
Additional  
security in the  
form of  
property.)

Bank of  
Maharashtra  
#

- 49,147,275

(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal  
guarantee by  
directors.)

IDFC First  
Bank

46,219,574

-

(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal  
guarantee by  
directors.)

Au Small  
Finance Bank

-

14,457,384

(Secured by  
Hypothecation  
of specific  
receivables of  
present &  
future and  
personal

guarantee by  
directors.)

TOTAL:: 56,716,954 595

**[201000] Notes - Tangible assets****Disclosure of tangible assets [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Company total tangible assets [Member]					
	Owned and leased assets [Member]					
	Carrying amount [Member]			Gross carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	2,23,67,275	4,06,85,934		2,23,67,275	4,06,85,934	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-2,86,06,039	-3,18,19,600				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	-12,34,323	0		-12,34,323	0	
Total other adjustments tangible assets	-12,34,323	0		-12,34,323	0	
Total changes in tangible assets	-74,73,087	88,66,334		2,11,32,952	4,06,85,934	
Tangible assets at end of period	15,71,47,754	16,46,20,840	15,57,54,506	26,53,77,345	24,42,44,392	20,35,58,458

## Disclosure of tangible assets [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Company total tangible assets [Member]					
	Owned and leased assets [Member]			Assets held under lease [Member]		
	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				11,92,760	24,43,853	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	2,86,06,039	3,18,19,600		-51,09,652	-63,06,670	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	2,86,06,039	3,18,19,600		-39,16,892	-38,62,817	
Tangible assets at end of period	10,82,29,591	7,96,23,552	4,78,03,952	1,54,93,164	1,94,10,056	2,32,72,873

## Disclosure of tangible assets [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]					
	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
Sub classes of tangible assets [Axis]	Assets held under lease [Member]					
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	11,92,760	24,43,853				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				51,09,652	63,06,670	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	11,92,760	24,43,853		51,09,652	63,06,670	
Tangible assets at end of period	2,85,19,838	2,73,27,078	2,48,83,225	1,30,26,674	79,17,022	16,10,352

## Disclosure of tangible assets [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]			Gross carrying amount [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]						
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	2,11,74,515	3,82,42,081		2,11,74,515	3,82,42,081	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-2,34,96,387	-2,55,12,930				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	-12,34,323	0		-12,34,323	0	
Total other adjustments tangible assets	-12,34,323	0		-12,34,323	0	
Total changes in tangible assets	-35,56,195	1,27,29,151		1,99,40,192	3,82,42,081	
Tangible assets at end of period	14,16,54,590	14,52,10,784	13,24,81,633	23,68,57,507	21,69,17,314	17,86,75,233



## Disclosure of tangible assets [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]			Land [Member]		
Sub classes of tangible assets [Axis]	Owned assets [Member]			Owned assets [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				0	0	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	2,34,96,387	2,55,12,930		0	0	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	2,34,96,387	2,55,12,930		0	0	
Tangible assets at end of period	9,52,02,917	7,17,06,530	4,61,93,600	8,02,61,888	8,02,61,888	8,02,61,888

## Disclosure of tangible assets [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Land [Member]					
	Owned assets [Member]					
	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	0	0				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				0	0	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	0	0		0	0	
Tangible assets at end of period	8,02,61,888	8,02,61,888	8,02,61,888	0	0	0

## Disclosure of tangible assets [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Buildings [Member]					
	Assets held under lease [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]			Gross carrying amount [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	11,92,760	24,43,853		11,92,760	24,43,853	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-51,09,652	-63,06,670				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	-39,16,892	-38,62,817		11,92,760	24,43,853	
Tangible assets at end of period	1,54,93,164	1,94,10,056	2,32,72,873	2,85,19,838	2,73,27,078	2,48,83,225

## Disclosure of tangible assets [Table]

..(8)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Buildings [Member]					
	Assets held under lease [Member]			Owned assets [Member]		
	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
Sub classes of tangible assets [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Carrying amount accumulated depreciation and gross carrying amount [Axis]						
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				0	0	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	51,09,652	63,06,670		-3,62,331	-3,81,080	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	51,09,652	63,06,670		-3,62,331	-3,81,080	
Tangible assets at end of period	1,30,26,674	79,17,022	16,10,352	70,02,932	73,65,263	77,46,343

## Disclosure of tangible assets [Table]

..(9)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Buildings [Member]					
	Owned assets [Member]			Owned assets [Member]		
Sub classes of tangible assets [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	0	0				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				3,62,331	3,81,080	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	0	0		3,62,331	3,81,080	
Tangible assets at end of period	1,00,05,190	1,00,05,190	1,00,05,190	30,02,258	26,39,927	22,58,847

## Disclosure of tangible assets [Table]

..(10)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Office building [Member]					
Sub classes of tangible assets [Axis]	Owned assets [Member]					
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]			Gross carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	0	0		0	0	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-3,62,331	-3,81,080				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	-3,62,331	-3,81,080		0	0	
Tangible assets at end of period	70,02,932	73,65,263	77,46,343	1,00,05,190	1,00,05,190	1,00,05,190

## Disclosure of tangible assets [Table]

..(11)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Office building [Member]			Other building [Member]		
	Owned assets [Member]			Assets held under lease [Member]		
	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				11,92,760	24,43,853	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	3,62,331	3,81,080		-51,09,652	-63,06,670	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	3,62,331	3,81,080		-39,16,892	-38,62,817	
Tangible assets at end of period	30,02,258	26,39,927	22,58,847	1,54,93,164	1,94,10,056	2,32,72,873

## Disclosure of tangible assets [Table]

..(12)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Other building [Member]					
	Assets held under lease [Member]			Assets held under lease [Member]		
Sub classes of tangible assets [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	11,92,760	24,43,853				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				51,09,652	63,06,670	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	11,92,760	24,43,853		51,09,652	63,06,670	
Tangible assets at end of period	2,85,19,838	2,73,27,078	2,48,83,225	1,30,26,674	79,17,022	16,10,352



## Disclosure of tangible assets [Table]

..(13)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Furniture and fixtures [Member]					
	Owned assets [Member]					
	Carrying amount [Member]			Gross carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	1,07,33,673	1,54,21,316		1,07,33,673	1,54,21,316	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-67,57,027	-46,10,668				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	39,76,646	1,08,10,648		1,07,33,673	1,54,21,316	
Tangible assets at end of period	2,66,69,105	2,26,92,459	1,18,81,811	4,28,27,321	3,20,93,648	1,66,72,332

## Disclosure of tangible assets [Table]

..(14)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Furniture and fixtures [Member]			Vehicles [Member]		
	Owned assets [Member]			Owned assets [Member]		
	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				46,000	66,43,138	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	67,57,027	46,10,668		-38,67,694	-55,85,641	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		-12,34,323	0	
Total other adjustments tangible assets	0	0		-12,34,323	0	
Total changes in tangible assets	67,57,027	46,10,668		-50,56,017	10,57,497	
Tangible assets at end of period	1,61,58,216	94,01,189	47,90,521	90,97,917	1,41,53,934	1,30,96,437

## Disclosure of tangible assets [Table]

..(15)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Vehicles [Member]					
Sub classes of tangible assets [Axis]	Owned assets [Member]					
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	46,000	66,43,138				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				38,67,694	55,85,641	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	-12,34,323	0		0	0	
Total other adjustments tangible assets	-12,34,323	0		0	0	
Total changes in tangible assets	-11,88,323	66,43,138		38,67,694	55,85,641	
Tangible assets at end of period	3,07,20,453	3,19,08,776	2,52,65,638	2,16,22,536	1,77,54,842	1,21,69,201

## Disclosure of tangible assets [Table]

..(16)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Motor vehicles [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]			Gross carrying amount [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	46,000	66,43,138		46,000	66,43,138	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-38,67,694	-55,85,641				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	-12,34,323	0		-12,34,323	0	
Total other adjustments tangible assets	-12,34,323	0		-12,34,323	0	
Total changes in tangible assets	-50,56,017	10,57,497		-11,88,323	66,43,138	
Tangible assets at end of period	90,97,917	1,41,53,934	1,30,96,437	3,07,20,453	3,19,08,776	2,52,65,638

## Disclosure of tangible assets [Table]

..(17)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Motor vehicles [Member]			Office equipment [Member]		
Sub classes of tangible assets [Axis]	Owned assets [Member]			Owned assets [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]			Carrying amount [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets				68,66,470	47,66,518	
Acquisitions through business combinations tangible assets				0	0	
Depreciation tangible assets	38,67,694	55,85,641		-42,54,432	-33,32,209	
Impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0		0	0	
Revaluation increase (decrease) tangible assets				0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets				0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	38,67,694	55,85,641		26,12,038	14,34,309	
Tangible assets at end of period	2,16,22,536	1,77,54,842	1,21,69,201	95,59,246	69,47,207	55,12,898

## Disclosure of tangible assets [Table]

..(18)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Office equipment [Member]					
	Owned assets [Member]					
	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	68,66,470	47,66,518				
Acquisitions through business combinations tangible assets	0	0				
Depreciation tangible assets				42,54,432	33,32,209	
Impairment loss recognised in profit or loss tangible assets				0	0	
Reversal of impairment loss recognised in profit or loss tangible assets				0	0	
Revaluation increase (decrease) tangible assets	0	0				
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0				
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	68,66,470	47,66,518		42,54,432	33,32,209	
Tangible assets at end of period	2,43,65,646	1,74,99,175	1,27,32,657	1,48,06,400	1,05,51,968	72,19,759

## Disclosure of tangible assets [Table]

..(19)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Computer equipments [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]			Gross carrying amount [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]						
Disclosure of tangible assets [LineItems]						
Reconciliation of changes in tangible assets [Abstract]						
Changes in tangible assets [Abstract]						
Additions other than through business combinations tangible assets	35,28,372	1,14,11,109		35,28,372	1,14,11,109	
Acquisitions through business combinations tangible assets	0	0		0	0	
Depreciation tangible assets	-82,54,903	-1,16,03,332				
Impairment loss recognised in profit or loss tangible assets	0	0				
Reversal of impairment loss recognised in profit or loss tangible assets	0	0				
Revaluation increase (decrease) tangible assets	0	0		0	0	
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0		0	0	
Disposals tangible assets, others	0	0		0	0	
Total disposals tangible assets	0	0		0	0	
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0		0	0	
Other adjustments tangible assets, others	0	0		0	0	
Total other adjustments tangible assets	0	0		0	0	
Total changes in tangible assets	-47,26,531	-1,92,223		35,28,372	1,14,11,109	
Tangible assets at end of period	90,63,502	1,37,90,033	1,39,82,256	4,86,77,009	4,51,48,637	3,37,37,528

## Disclosure of tangible assets [Table]

..(20)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Computer equipments [Member]		
Sub classes of tangible assets [Axis]	Owned assets [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]		
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of tangible assets [Abstract]			
Disclosure of tangible assets [LineItems]			
Reconciliation of changes in tangible assets [Abstract]			
Changes in tangible assets [Abstract]			
Depreciation tangible assets	82,54,903	1,16,03,332	
Impairment loss recognised in profit or loss tangible assets	0	0	
Reversal of impairment loss recognised in profit or loss tangible assets	0	0	
Disposals tangible assets [Abstract]			
Disposals tangible assets through demergers	0	0	
Disposals tangible assets, others	0	0	
Total disposals tangible assets	0	0	
Other adjustments tangible assets [Abstract]			
Other adjustments tangible assets, others	0	0	
Total other adjustments tangible assets	0	0	
Total changes in tangible assets	82,54,903	1,16,03,332	
Tangible assets at end of period	3,96,13,507	3,13,58,604	1,97,55,272

## Disclosure of additional information tangible assets [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]		Land [Member]	
Sub classes of tangible assets [Axis]	Owned assets [Member]		Owned assets [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of additional information tangible assets [Abstract]				
Disclosure of additional information tangible assets [LineItems]				
Depreciation method tangible assets	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES
Useful lives or depreciation rates tangible assets	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES	REFER ACCOUNTING POLICIES

## [201100] Notes - Intangible assets

## Disclosure of intangible assets [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of intangible assets [Axis]	Company total intangible assets [Member]	
Sub classes of intangible assets [Axis]	Internally generated and other than internally generated intangible assets [Member]	
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Carrying amount [Member]	
	31/03/2021	31/03/2020
Disclosure of intangible assets [Abstract]		
Disclosure of intangible assets [LineItems]		
Reconciliation of changes in intangible assets [Abstract]		
Intangible assets at end of period	0	0



**[200600] Notes - Subclassification and notes on liabilities and assets****Disclosure of breakup of provisions [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Classification based on time period [Member]			Long-term [Member]
	31/03/2021	31/03/2020	31/03/2019	31/03/2021
Subclassification and notes on liabilities and assets [Abstract]				
Provisions notes [Abstract]				
Disclosure of breakup of provisions [Abstract]				
Disclosure of breakup of provisions [LineItems]				
Provisions [Abstract]				
Provisions for employee benefits [Abstract]				
Provision gratuity	1,62,39,659	1,06,02,688		1,60,58,461
Total provisions for employee benefits	1,62,39,659	1,06,02,688		1,60,58,461
Provision for corporate tax [Abstract]				
Provision for current tax	30,67,407	0		0
Total provision for corporate tax	30,67,407	0		0
CSR expenditure provision	0	0		0
Other provisions	2,68,10,990	1,66,27,051	1,66,27,051	96,18,267
Total provisions	4,61,18,056	2,72,29,739		2,56,76,728

**Disclosure of breakup of provisions [Table]**

..(2)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]	Short-term [Member]	
	31/03/2020	31/03/2021	31/03/2020
Subclassification and notes on liabilities and assets [Abstract]			
Provisions notes [Abstract]			
Disclosure of breakup of provisions [Abstract]			
Disclosure of breakup of provisions [LineItems]			
Provisions [Abstract]			
Provisions for employee benefits [Abstract]			
Provision gratuity	1,05,11,601	1,81,198	91,087
Total provisions for employee benefits	1,05,11,601	1,81,198	91,087
Provision for corporate tax [Abstract]			
Provision for current tax	0	30,67,407	0
Total provision for corporate tax	0	30,67,407	0
CSR expenditure provision	0	0	0
Other provisions	46,17,270	1,71,92,723	1,20,09,781
Total provisions	1,51,28,871	2,04,41,328	1,21,00,868

## Loans and advances [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
	Loans and advances [Member]			
Classification of loans and advances [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	31/03/2021	31/03/2020	31/03/2021	31/03/2020
Classification of assets based on security [Axis]				
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	113,62,69,026	105,24,45,835	24,18,72,184	14,57,69,499
Allowance for bad and doubtful loans and advances	1,04,35,400	30,83,034	1,57,993	439
Loans and advances	112,58,33,626	104,93,62,801	24,17,14,191	14,57,69,060
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

## Loans and advances [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
	Other loans and advances [Member]			
Classification of loans and advances [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	31/03/2021	31/03/2020	31/03/2021	31/03/2020
Classification of assets based on security [Axis]				
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	113,62,69,026	105,24,45,835	24,18,72,184	14,57,69,499
Allowance for bad and doubtful loans and advances	1,04,35,400	30,83,034	1,57,993	439
Loans and advances	112,58,33,626	104,93,62,801	24,17,14,191	14,57,69,060
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

## Loans and advances [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of loans and advances [Axis]	Other loans and advances, others [Member]			
Classification of assets based on security [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	113,62,69,026	105,24,45,835	24,18,72,184	14,57,69,499
Allowance for bad and doubtful loans and advances	1,04,35,400	30,83,034	1,57,993	439
Loans and advances	112,58,33,626	104,93,62,801	24,17,14,191	14,57,69,060
Details of loans and advances to related parties	0	0	0	0
Nature of other loans and advances	0	0	0	0
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

**Loans and advances [Table]**

..(4)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Short-term [Member]			
	Loans and advances [Member]			
Classification of loans and advances [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	31/03/2021	31/03/2020	31/03/2021	31/03/2020
Classification of assets based on security [Axis]				
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	237,76,37,378	283,63,13,767	8,58,00,169	11,03,17,229
Allowance for bad and doubtful loans and advances	2,18,36,023	2,03,91,445	2,82,414	2,78,138
Loans and advances	235,58,01,355	281,59,22,322	8,55,17,755	11,00,39,091
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

**Loans and advances [Table]**

..(5)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Short-term [Member]			
	Other loans and advances [Member]			
Classification of loans and advances [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	31/03/2021	31/03/2020	31/03/2021	31/03/2020
Classification of assets based on security [Axis]				
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	237,76,37,378	283,63,13,767	8,58,00,169	11,03,17,229
Allowance for bad and doubtful loans and advances	2,18,36,023	2,03,91,445	2,82,414	2,78,138
Loans and advances	235,58,01,355	281,59,22,322	8,55,17,755	11,00,39,091
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

## Loans and advances [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classification based on time period [Axis]	Short-term [Member]			
	Other loans and advances, others [Member]			
	Secured considered good [Member]		Unsecured considered good [Member]	
Classification of loans and advances [Axis]	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Classification of assets based on security [Axis]				
Subclassification and notes on liabilities and assets [Abstract]				
Loans and advances notes [Abstract]				
Loans and advances [Abstract]				
Disclosure of loans and advances [LineItems]				
Loans and advances, gross	237,76,37,378	283,63,13,767	8,58,00,169	11,03,17,229
Allowance for bad and doubtful loans and advances	2,18,36,023	2,03,91,445	2,82,414	2,78,138
Loans and advances	235,58,01,355	281,59,22,322	8,55,17,755	11,00,39,091
Details of loans and advances to related parties	0	0	0	0
Nature of other loans and advances	0	0	0	0
Details of loans and advances due by directors, other officers or others [Abstract]				
Loans and advances due by directors	0	0	0	0
Loans and advances due by other officers	0	0	0	0
Loans and advances due by others	0	0	0	0
Total loans and advances due by directors, other officers or others	0	0	0	0
Details of loans and advances due by firms or companies in which any director is partner or director [Abstract]				
Loans and advances due by firms in which any director is partner	0	0	0	0
Loans and advances due by private companies in which any director is director	0	0	0	0
Loans and advances due by private companies in which any director is member	0	0	0	0
Total loans and advances due by firms or companies in which any director is partner or director	0	0	0	0

## Subclassification of trade receivables [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification of assets based on security [Axis]	Classification of assets based on security [Member]	
	31/03/2021	31/03/2020
Subclassification and notes on liabilities and assets [Abstract]		
Trade receivables notes [Abstract]		
Trade receivables [Abstract]		
Subclassification of trade receivables [Abstract]		
Subclassification of trade receivables [LineItems]		
Breakup of trade receivables [Abstract]		
Total trade receivables	0	0

## Classification of inventories [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification of inventories [Axis]	Company total inventories [Member]	
	31/03/2021	31/03/2020
Subclassification and notes on liabilities and assets [Abstract]		
Inventories notes [Abstract]		
Inventories [Abstract]		
Classification of inventories [Abstract]		
Details of inventories [LineItems]		
Inventories	0	0

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of subclassification and notes on liabilities and assets explanatory [TextBlock]		
Trade payables, long-term	0	0
Total other long-term liabilities	0	0
Disclosure of notes on provisions explanatory [TextBlock]	Textual information (13) [See below]	
Nature of other provisions	refer notes	refer notes
Current maturities of long-term debt	135,62,08,171	112,81,81,372
Interest accrued but not due on borrowings	92,85,323	1,15,09,068
Interest accrued and due on borrowings	0	0
Interest accrued but not due on public deposits	0	0
Interest accrued and due on public deposits	0	0
Debentures claimed but not paid	0	0
Unpaid dividends	0	0
Application money received for allotment of securities and due for refund, principal	0	0
Unpaid matured deposits and interest accrued thereon	0	0
Unpaid matured debentures and interest accrued thereon	0	0
Taxes payable current tax	33,33,953	37,60,698
Public deposit payable, current	0	0
Total other payables, current	33,33,953	37,60,698
Current liabilities portion of share application money pending allotment	0	0
Other current liabilities, others	4,97,73,627	6,56,65,097
Total other current liabilities	141,86,01,074	120,91,16,235
Disclosure of notes on loans and advances explanatory [TextBlock]	Textual information (14) [See below]	
Disclosure of notes on other non-current assets explanatory [TextBlock]	Textual information (15) [See below]	
Other non-current assets, others	6,87,28,064	5,46,93,239
Total other non-current assets	6,87,28,064	5,46,93,239
Nature of other non-current assets, others	REFER TAGGED NOTES	REFER TAGGED NOTES
Aggregate amount of trade receivables outstanding for period exceeding six months	0	0
Fixed deposits with banks	0	0
Other balances with banks	17,65,06,970	6,04,59,236
Total balance with banks	17,65,06,970	6,04,59,236
Cash on hand	5,34,58,575	5,38,89,259
Total cash and cash equivalents	22,99,65,545	11,43,48,495
Total cash and bank balances	22,99,65,545	11,43,48,495
Total balances held with banks to extent held as margin money or security against borrowings, guarantees or other commitments	0	0
Bank deposits with more than twelve months maturity	0	0
Other current assets, others	5,99,53,343	4,54,39,909
Total other current assets	5,99,53,343	4,54,39,909





## Textual information (14)

## Disclosure of notes on loans and advances explanatory [Text Block]

PARTICULARS	11. LOANS AND ADVANCES	(Amounts in INR)			
		As at 31.03.2021		As at 31.03.2020	
		Non-Current	Current	Non-Current	Current
	Receivable Against Financing Activity*				
	Secured #				
	(a) Considered good	1,125,833,626	2,355,801,355	1,049,362,801	2,815,922,322
	(b) Considered doubtful	10,435,400	21,836,023	3,083,034	20,391,445
				1,136,269,026	2,377,637,378
	(Less) : Provision for doubtful assets			(10,435,400)	(21,836,023)
					1,125,833,626 2,355,801,355
	Un-secured				
	(a) Considered good	241,714,189	85,517,755	145,769,060	110,039,091
	(b) Considered doubtful	157,993	282,414	439	278,138
				241,872,182	85,800,169
	(Less) :				

Provision for doubtful assets	(157,993)	(282,414)	(439)	(278138)
			241,714,189	85,517,755
			1,367,547,817	2,441,319,110
		TOTAL::	1,367,547,817	2,441,319,110

## Textual information (15)

### Disclosure of notes on other non-current assets explanatory [Text Block]

OTHER ASSETS:-		
(Amounts in INR)		
PARTICULARS	As at 31.03.2021	As at 31.03.2020
Non-Current	Non-Current	
Unsecured, considered good		
Fixed Deposit (including Interest) with Banks and Financial Institutions #	32,971,585	22,557,635
Prepaid Expenses	3,200,000	4,800,000
Advances Recoverable in Cash or in Kind or for value to be received	15,620,000	6,934,630
Balance with Authorities		
Advance Tax net of Provision for tax		4,893,475
Other Deposits*	16,936,479	15,507,500
TOTAL	68,728,064	54,693,239

**[200700] Notes - Additional disclosures on balance sheet**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Disclosure of additional balance sheet notes explanatory [TextBlock]		
Total contingent liabilities and commitments	0	0
Amount of dividends proposed to be distributed to equity shareholders	0	0
Amount of per share dividend proposed to be distributed to equity shareholders	[INR/shares] 0	[INR/shares] 0
Deposits accepted or renewed during period	0	0
Deposits matured and claimed but not paid during period	0	0
Deposits matured and claimed but not paid	0	0
Deposits matured but not claimed	0	0
Interest on deposits accrued and due but not paid	0	0
Share application money received during year	0	0
Share application money paid during year	0	0
Amount of share application money received back during year	0	0
Amount of share application money repaid returned back during year	0	0
Number of person share application money paid during year	[pure] 0	[pure] 0
Number of person share application money received during year	[pure] 0	[pure] 0
Number of person share application money paid as at end of year	[pure] 0	[pure] 0
Number of person share application money received as at end of year	[pure] 0	[pure] 0
Whether maintenance of cost records by company has been mandated under Companies (Cost Records and Audit) Rules, 2014	No	No
Net worth of company	104,89,42,142	83,33,10,375
Unclaimed share application refund money	0	0
Unclaimed matured debentures	0	0
Unclaimed matured deposits	0	0
Interest unclaimed amount	0	0
Number of warrants converted into equity shares during period	[pure] 0	[pure] 0
Number of warrants converted into preference shares during period	[pure] 0	[pure] 0
Number of warrants converted into debentures during period	[pure] 0	[pure] 0
Number of warrants issued during period (in foreign currency)	[pure] 0	[pure] 0
Number of warrants issued during period (INR)	[pure] 0	[pure] 0

**[200800] Notes - Disclosure of accounting policies, changes in accounting policies and estimates**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of accounting policies, change in accounting policies and changes in estimates explanatory [TextBlock]	Textual information (16) [See below]

## Textual information (16)

### Disclosure of accounting policies, change in accounting policies and changes in estimates explanatory [Text Block]

SHRI RAM  
FINANCE  
CORPORATION  
PRIVATE  
LIMITED

Notes forming  
part of the  
financial  
statement for  
the year ended  
31st March  
2021

1. CORPORATE  
INFORMATION

Shri Ram Finance Corporation Private Limited (the 'Company') is a Private limited company domiciled in India and incorporated under the provision of the Companies Act, 1956. A Non-Banking Finance company – Non-Systemically Important Non-Deposit taking Company duly registered with RBI. The Company provides finance for vehicle, bikes, Micro Finance and Small and Micro Enterprise sectors. The company is registered with various regulatory authorities, the registration numbers are as follows:  
Corporate Identification Number (CIN) - U60232CT2004PTC016590  
RBI Regd. No. - B-03.00170

2. SIGNIFICANT  
ACCOUNTING  
POLICIES

a. Basis of Preparation of  
Financial Statements

The financial statements have been prepared in conformity with generally accepted accounting principles to comply in all material respects with the notified Accounting standards ('AS') under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016 and the guidelines issued by the Reserve Bank of India ('RBI') as applicable to a Non-Banking Finance Company ('NBFC'). The financial statements have been prepared under the historical cost convention on an accrual basis. The

accounting policies have been consistently applied by the Company and are consistent with those used in the previous year.

b. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operation during the reporting year end. Although these estimates are based upon management's best knowledge of current events and actions, actual result could differ from these estimates. Any revisions to the accounting estimates are recognised prospectively in the current and future years.

c. Operating Cycle

The company has classified all its assets/liabilities into current/non-current portion based on the time frame of 12 months from the date of the financial statements. Accordingly, assets /liabilities expected to be realised/ settled within 12 months from the date of financial statements are classified as current and other assets/ liabilities are classified as non-current.

d. Cash Flow Statement

Cash flows are reported using the indirect method, whereby profit / (loss) before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Corporation are segregated based on the available information.

e. Cash and Cash equivalents (For Purposes of Cash Flow Statement)

Cash comprises cash on hand and demand deposits with banks. Cash equivalents are short-term deposits with banks (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value

f. Receivables under Financing Activity

Receivables under financing activities represent Principal and matured finance charges outstanding at the close of the year net of amount provided for.

g. Provision for Loans and Advances.

Provisions made for secured/ unsecured loans and advances as per company's policy subject to minimum provision required as per Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016. Accordingly, the Company has its recognition norms of Non-Performing Assets (NPA) as 90 days (RBI has stipulated 180 days).

Classification of assets as per policy of the current Financial Year

Asset Type	Percentage of provision
Standard Assets	
Days past Due (DPD) upto 90 days	0.40% of Outstanding
Substandard Assets	
Auto Loans and Micro Finance Loans - DPD 91 to 360 days	10% of Outstanding
Small and Medium enterprise Loans - DPD 91 to 450 days	10% of Outstanding
Doubtful Assets	
Auto Loans and Micro Finance Loans - DPD 361 to 450 days	20% of Outstanding
Small and Medium enterprise Loans - DPD 451 to 750 days	20% of Outstanding
Loss assets	
Auto Loans and Micro Finance Loans - DPD Above	100% of

		450 days	Outstanding
		Small and Medium enterprise Loans - DPD Above 750 days	100% of Outstanding
h.	Write-Offs		
		Loans and Advances are written off when the company has no reasonable expectations of recovering the loan either in its entirety or portion of it. This is the case when the company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amount subject to the write off. A write off constitutes a derecognition event. The company may apply enforcement activities to loans and advances written off. Recoveries resulting from the company's enforcement activities could result in impairment gains.	
		Asset Type	Percentage of provision - Write off
		Auto Loans and Micro Finance Loans - DPD Above 450 days	100% of Outstanding
		Small and Medium enterprise Loans - DPD Above 750 days	100% of Outstanding
i.	Revenue recognition		
		Revenue is recognized on a time proportion basis taking into account the amount outstanding and the revenue can be reliably measured.	
	i)	Interest Income on loans given:	
		Interest income is recognized on a time proportion basis taking into account the amount outstanding and the interest rate applicable. Income including interest or any other charges on non-performing asset is recognized on receipt basis as per the RBI guidelines. Any such income recognized before the asset become non-performing and remaining unrealized is reversed.	
	ii)	Fee Income:	
		Loan origination fee i.e. processing fees and other	



charges collected upfront, are recognized at the inception of the loan.

iii) Other operating Income:

Additional charges such as penal interest, moratorium interest, cheque bounce charges, recovery charges, rescheduling charges are recognized on accrual basis on standard assets.

iv) Income from Deposits:

Interest income is recognised on a time proportion basis taking into account the amount outstanding and the rate applicable.

j. Securitization and Assignment

In case of securitization of receivable, the assets are de-recognised in the books as all the rights, title, future receivable and interest thereof are transferred to the purchaser. The gain arising on such transfer is accounted over the tenure of the assets. In case of loss if any, the same is charged to the statement of profit and loss immediately at the time of transfer. Company's contractual rights to receive the share of future interest(i.e. interest spread), in the transferred asset from the SPV is capitalized at the present value as interest only strip with a corresponding liability created for unrealized gain on loan transfer transactions.

The excess interest spread on the securitization are recognized as and when it is redeemed by the SPV agreement.

In case of assignment of receivable, the assets are de-recognised in the books as all the rights, title, future receivable and interest thereof are transferred to the purchaser(assignee). The gain arising on such transfer is accounted over the tenure of the assets. In case of loss if any, the same is charged to the statement of profit and loss immediately at the time of transfer. The interest on the assigned receivables (assignee part) in de-recognised from the income in the profit and loss statement of the Company.

k. Repossessed Vehicles

The seized vehicles at the year end are transferred to a separate ledger including the interest outstanding and charges but excluding the penal interest. The interest outstanding and the charges are then reversed and reduced from the seized

ledgers and the same is recognized (debited) in the profit and loss statement and the balance is shown at the principal outstanding value, i.e, basic value.

l. Borrowing Costs

Borrowing cost attributable to the acquisition or construction of a qualifying asset is capitalised as a part of the cost of that asset. Other borrowing cost are recognised as an expense in the year in which they are incurred.

m. Leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased items are classified as operating leases. Operating lease payments are charged off to the statement of profit and loss on a straight-line basis over the lease term.

n. Investments

Long Term Investments are stated at cost including directly attributable cost. A provision for diminution in the value of long term investments is made in accordance with the Accounting Standard on 'Accounting for Investments' (AS 13) only if such diminution is other than temporary, in the opinion of Management.  
Current Investment is stated at lower of cost or fair value.

o. Impairment of Assets other than Loans and Advances

The Company assesses at each balance sheet date whether there is any indication that any asset may be impaired. If any such indication exists, the carrying value of such assets is reduced to its estimated recoverable amount and the amount of such impairment loss is charged to profit & loss account. If at the balance sheet date there is an indication that previously assessed impairment loss no longer exists, then such loss is reversed and the asset is restated to that effect.

p. Property, plant & equipment, depreciation/amortisation and impairment

Property, plant & equipment

Fixed assets are stated at cost less accumulated depreciation and impairment losses, if any. Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use.

Depreciation on property, plant & equipment

Depreciation is provided (WDV Method) based on useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013.

q. Provisions and  
Contingent Liabilities

The company recognises a provision when there is a present obligation as a result of a past event and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions (excluding retirement benefits) are not discounted to their present value and are determined based on the best estimate required to settle the obligation on the balance sheet date. These are reviewed at each balance sheet date.

Liabilities which are material and whose future outcome cannot be reasonably ascertained are treated as contingent and not provided for and are disclosed by way of notes to the accounts.

r. Employee benefits

Employee benefits include provident fund, employee state insurance scheme and gratuity fund.

i) Defined contribution plans:

The eligible employees of the Company are entitled to receive benefits under the provident fund, a defined contribution plan, in which both employees and the Company make monthly contributions at a specified percentage of the covered employees' salary (currently 12% of employees' salary), which is recognised as an expense in the Statement of Profit and Loss in the year in which they occur. The Company is generally liable for annual contributions and any deficiency in interest cost compared to interest computed based on the rate of interest declared by the Central Government under the employee provident scheme, 1952 is recognised as an expense in the year in which it is determined.

## ii) Defined benefit plans:

For defined benefit plans in the form of gratuity, the cost of providing benefits is determined using the Projected Unit Credit method, with actuarial valuations being carried out at each Balance Sheet date. Actuarial gains and losses are recognised in the Statement of Profit and Loss in the year in which they occur. The retirement benefit obligation recognised in the Balance Sheet represents the present value of the defined benefit obligation as adjusted for unrecognised past service cost, as reduced by the fair value of scheme assets. Any asset resulting from this calculation is limited to past service cost, plus the present value of available refunds and reductions in future contributions to the schemes.

## iii) Short term employee benefits:

Employee benefits payable wholly within twelve months of receiving employee services are classified as short-term employee benefits. These benefits include salaries and wages, bonus, the undiscounted amount of short-term employee benefits to be paid in exchange for employee services is recognised as an expense as the related services is rendered by employees. Contribution payable by the company to the concern government authority in respect of provided fund & employee state insurance are charged to profit & loss account. In accordance with the payment of Gratuity Act 1972 the company provide for the gratuity covering eligible employees. Gratuity valuation is recognized based on actuarial valuation report as at year end.

## s. Goods and services Tax

Goods & Service Tax input credit is accounted for in the books in the period in which the underlying service received is accounted and when there is reasonable certainty in availing / utilising the credits.

## t. Taxes on Income

Income-tax expense comprises current tax (i.e. amount of tax for the period determined in accordance with the income-tax law) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognized only to the extent there is a reasonable certainty

that the assets can be realized in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognized only if there is a virtual certainty of realization of such assets. Deferred tax assets are reviewed as at the balance sheet date

and written down or written up to reflect the amount that is reasonably/virtually certain (as the case may be) to be realized.

Current tax and deferred tax assets and liabilities are offset to the extent to which the Company has a legally enforceable right to set off and they relate to taxes on income levied by the same governing taxation laws.

u. Earnings per Share

Basic earnings per share is computed by dividing net profit or loss for the period attributable to equity shareholders by the weighted average number of shares outstanding during the period. Diluted earnings per share is computed after adjusting the effects of all dilutive potential equity shares, except where the results are anti-dilutive.

v. Segment Reporting

The Company has only one segment of operation namely "Financing Company" and the operations are located in India. Consequently, the requirement for a separate disclosure as required under Accounting Standard 17 "Segment Reporting" is not applicable. The company shall not undertake banking business as defined under the Banking Regulation Act, 1949.

22. STATUTORY RESERVE

According to the NBFC (ND) prudential norms issued by Reserve Bank of India company has created Statutory reserve and as per the requirement of the aforesaid norms company has transferred 20% of Net Profit amounting to Rs. 43,126,353/- to this Statutory Reserve for the year 2020-21 (PY Rs. 37,135,085/-)

23. The Company has received Certificate of Registration dated July 15, 2008 from the Reserve Bank of India

to carry on the  
business of Non  
Banking Financial  
Institution without  
accepting deposits.  
Accordingly, the  
Company is become a  
Non-deposit taking

Non-Banking Finance  
Company (NBFC-ND).

24. In opinion of the Board, the value of realization of loans, advances and current assets in the ordinary course of business will not be less than the amount at which they are stated in the balance sheet.

25 . The company operate in a single reportable segments i.e financing , which has similar risk and return for the purpose of AS-17 on "Segment Reporting" notified under the companies (Accounting standard) rule 2014. The company operates in a single geographical segment i.e domestic. Hence, no further requirement of Segment Reporting for the year.

26. There are no forward contract hedging insturement or exchange traded derivatives during the year.

27. Customer  
Complaints

31.03.2021      31.03.2020

(a)	No. of complaints pending at the begining of the year	NIL	NIL
(b)	No. of complaints received during the year	NIL	NIL
(c)	No. of complaints	NIL	NIL



		redressed during the year		
	(d)	No. of complaints pending at the end of the year	NIL	NIL
28. During the year ended 31st March 2021, no penalties have been levied by Reserve Bank of India on the company.				
29. Movement of Advances				
			31.03.2021	31.03.2020
(a)		Net NPAs to Advances (%)	3.83%	3.11%
(b)		Gross NPAs to Advances (%)	4.69%	3.68%
(c)		Movement of Advances		
	(i)	Opening Balance	4,121,093,273	3,601,711,696
	(i)	Closing balance	3,808,866,927	4,121,093,273
(d)		Movement of NPA's (Net)		
	(i)	Opening Balance	128,097,952	48,171,607
	(i)	Closing balance	145,843,329	128,097,952
(e)		Movement of NPA's (Gross)		

(i)	Opening Balance	151,851,008	53,603,389
(i)	Closing balance	178,555,159	151,851,008

30. In respect of non-cancellable operating leases as per Accounting Standard on Leases (AS-19), the minimum lease rentals are as follows :

Particulars	Total Minimum Lease payments outstanding as at	
	31.03.2021	31.03.2020
Not later than one year	9,720,000	9,720,000
Later than one year and not later than five years	38,880,000	38,880,000
More than five years	19,440,000	29,160,000

(Amounts in INR)

31. Based on and to the extent of information received by the Company from the suppliers regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act) and relied upon by the auditors, the relevant particulars as at the year-end are furnished below:

(Amounts  
in INR)

Particulars 31.03.2021 31.03.2020

Principal amount due to suppliers under MSMED Act, As at the year end (since paid)	-	-
--	---	---

Interest accrued and due to suppliers under MSMED Act, on the above amount As at the year end	-	-
---	---	---

Payment made to suppliers (other than interest) beyond the appointed day, during the year	-	-
---	---	---

Interest paid to suppliers under MSMED Act (other than section 16)	-	-
--	---	---

Interest paid to suppliers under MSMED Act (section 16)	-	-
---	---	---

Interest due and		
------------------	--	--

payable to  
suppliers  
under  
MSMED  
Act, for  
payments  
already  
made

- -

Interest  
accrued  
and  
remaining  
unpaid at  
the year  
end to  
suppliers  
under  
MSMED  
Act

- -

### [201700] Notes - Government grants

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Disclosure of notes on government grants explanatory [TextBlock]		
Capital subsidies or grants received from government authorities	0	0
Revenue subsidies or grants received from government authorities	0	0

### [201200] Notes - Employee benefits

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of employee benefits explanatory [TextBlock]	Textual information (17) [See below]

## Textual information (17)

## Disclosure of employee benefits explanatory [Text Block]

Defined Benefit Plan :-

The Company has a defined benefit gratuity plan. Every employee who has completed five years or more of service gets a gratuity on departure at 15 days salary (last drawn salary) for each completed year of service or part thereof in excess of 6 month and its payable on retirement / termination/ resignation. The benefit vests on the employees after completion of 5 Year of service. The scheme is funded with an insurance company in the form of qualifying insurance policy.

The present value of obligation is determined based on actuarial valuation using the Projected Unit Credit Method, which recognises each period of service as giving rise to additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.

(Amounts in  
INR)

Gratuity  
(non-funded)

	2020-21	2019-20
I) Reconciliation of opening & closing balances of defined benefit obligation		
Defined Benefit obligation at beginning of year	10,771,411	3,666,934
Present value of Past Service Benefit	-	-
Current Service Cost	6,171,126	6,302,995

Interest Cost		753,999	282,354
Actuarial (gain) / loss	(1,276,651)	519,128	
Benefits paid		-	-
Defined Benefit obligation at year end	16,419,885	10,771,411	
II) Reconciliation of fair value of assets and obligations			
Defined Benefit obligation	16,419,885	10,771,411	
Fair value of Plan assets	(180,226)	(168,723)	
			16,239,659 10,602,688
Less : Unrecognised Past Service Cost	-	-	
Amount recognised in Balance Sheet	16,239,659	10,602,688	
III) Expenses recognised during the year			
Past Service Benefit	-	-	
Current Service Cost	6,171,126	6,302,995	
Interest Cost		753,999	282,354
Expected return on Plan assets	-	-	
Actuarial (gain) / loss	(1,276,651)	519,128	
Net Cost		16,419,885	10,771,411

## IV) Investment Details :

The Gratuity liability is a non-funded liability and is managed in-house in the Company's Gratuity fund.

## V) Actuarial assumptions

Mortality Table (LIC) Ultimate		2012-14 ultimate	2012-14 ultimate
Discount rate (per annum)			6.90%      7.00%
Expected rate of return on plan assets (per annum)	6.90%	7.00%	
Rate of escalation in salary (per annum)		7.00%	7.00%
Expected Average remaining working lives of employees (Years)	32.35	33.12	

Principal Plan is under Payment of Gratuity Act 1972 (as amended up to date) .

The estimates of rate of escalation in salary considered in actuarial valuation, take into account inflation, seniority, promotion and other relevant factors including supply and demand in the employment market. The above information is certified by the actuary.

The expected rate of return on plan assets is determined considering several applicable factors, mainly the composition of Plan assets held, assessed risks, historical results of return on plan assets and the Company's policy for plan assets management.

## VI) Code on Social Security

The Indian Parliament has approved the Code on Social Security, 2020 (the "Code")

which would impact the contributions by the Company towards Provident Fund and Gratuity. The Ministry of Labour and Employment has released draft rules for the Code on Social Security, 2020 on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will assess the impact and its evaluation once the subject rules are notified and will give appropriate impact in its financial statements in the period in which, the Code becomes effective and the related rules to determine the financial impact are published.



**[201600] Notes - Related party****Disclosure of relationship and transactions between related parties [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Categories of related parties [Axis]	Column 1		Column 2	
	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of relationship and transactions between related parties [Abstract]				
Disclosure of relationship and transactions between related parties [LineItems]				
Name of related party	Gaurav Bhattar	Gaurav Bhattar	Ganesh Bhattar	Ganesh Bhattar
Country of incorporation or residence of related party	INDIA	INDIA	INDIA	INDIA
Permanent account number of related party	AEDPB4738F	AEDPB4738F	ADDPB8849E	ADDPB8849E
Description of nature of related party relationship	Key Management Personnel	Key Management Personnel	Key Management Personnel	Key Management Personnel
Description of nature of transactions with related party	AS LISTED	AS LISTED	AS LISTED	AS LISTED
Related party transactions [Abstract]				
Advances given during year related party transactions	2,95,34,874	44,58,465	0	0
Advances taken during year related party transactions	1,42,29,708	71,61,448	57,24,023	16,61,827
Interest received during year related party transactions	6,86,164	2,26,264	2,49,160	2,45,939
Interest paid during year related party transactions	7,16,146	4,75,582	6,10,651	61,824
Other related party transactions expense	27,96,000	27,96,000	25,40,000	25,40,000
Transaction relating to key management personnel [Abstract]				
Remuneration for key managerial personnel	48,00,000	48,00,000	18,00,000	18,00,000
Outstanding balances for related party transactions [Abstract]				
Amounts payable related party transactions	16,16,993	20,08,764	17,57,599	21,83,439
Amounts receivable related party transactions	0	6,20,481	0	0
Amount written off during period in respect of debts due from related parties	0	0	0	0
Amount written off during period in respect of debts due from related parties, percentage	0.00%	0.00%	0.00%	0.00%
Amount written back during period in respect of debts due to related parties	0	0	0	0
Amount written back during period in respect of debts due to related parties, percentage	0.00%	0.00%	0.00%	0.00%
Description of other related party transactions which are necessary for understanding of financial statements	0	0	0	0

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of notes on related party explanatory [TextBlock]	Textual information (18) [See below]	
Whether there are any related party transactions during year	Yes	Yes
Whether company is subsidiary company	No	No

## Textual information (18)

### Disclosure of notes on related party explanatory [Text Block]

32. Information on Related Party as required by Accounting Standard-18, "Related Party Disclosures" issued by The Institute of Chartered Accountants of India, are given below :

i) Related Parties

a)	Key Management Personnel	b)	Relative of KMP
	- Ganesh Bhattar		Sarla Bhattar
	- Gaurav Bhattar		Swati Bhattar
			Sa Bh
			Ra De Bh
			Du Ka
			Re Mu
			Na Bh
			Bh
			Hu
			Ge Bh Hu
			Ge Bh Hu
			Ge Mu

ii) Transaction with Related Parties in the ordinary course of business

Key Management Personnel & Their Relatives Remuneration Paid

		Gaurav Bhattar	4,800,000		4,800,000
		Ganesh Bhattar	1,800,000		1,800,000
Rent Paid		Gaurav Bhattar	2,796,000		2,796,000
		Ganesh Bhattar	2,540,000		2,540,000
		Bhanwar lal Bhattar HUF	-		1,720,000
		Sarla Bhattar	4,860,000		4,860,000
		Swati Bhattar	4,860,000		4,860,000
		Sarita Devi Bhutada	-		235,000
Interest Paid		Gaurav Bhattar	716,146	475,582	
		Gaurav Bhattar HUF	2,877,389		1,554,793
		Bhanwar Lal Bhattar HUF	-		176,640
		Ganesh Bhattar HUF	3,789,633		2,292,605
		Ganesh Bhattar	610,651		61,824
Interest Received		Naresh Bhattar	533,899		629,395
		Sarla Bhattar	134,012		-
		Swati Bhattar	114,856		-
		Gaurav Bhattar	686,164		226,264
		Ganesh Bhattar	249,160		245,939
Salary Paid		Swati Bhattar	600,000		600,000
		Sarla Bhattar	600,000		600,000
		Garima Mundra	800,000		650,000
		Durga Kalantry	-		500,000
Loans taken		Gaurav Bhattar	14,229,708		7,161,448
		Gaurav Bhattar HUF	12,412,500		36,647,993
		Ganesh Bhattar	5,724,023		1,661,827
		Ganesh Bhattar HUF	6,415,500		28,260,000
		Bhanwar Lal Bhattar HUF	213,902		4,205,000
Repayments made					

		Gaurav Bhattar	7,401,200	7,760,227
		Gaurav Bhattar HUF	12,615,427	23,557,293
		Ganesh Bhattar	3,304,303	-
		Ganesh Bhattar HUF	3,671,345	16,172,906
		Bhanwar Lal Bhattar HUF	-	4,556,488
Loans Given		Bhanwarlal Bhattar HUF	-	147,874
		Ganesh Bhattar	-	1,865,002
		Ganesh Bhattar HUF	-	13,993,906
		Gaurav Bhattar	29,534,874	4,458,465
		Gaurav Bhattar HUF	-	388,007
		Sarla Bhattar	4,744,271	5,533,900
		Swati Bhattar	3,554,000	4,282,700
Repayments received		Bhanwarlal Bhattar HUF	-	8,470,861
		Ganesh Bhattar	-	11,501,125
		Ganesh Bhattar HUF	-	15,740,862
		Gaurav Bhattar	29,991,809	6,633,588
		Gaurav Bhattar HUF	-	15,365,238
		Naresh Bhattar	1,360,848	-
		Sarla Bhattar	4,878,283	9,914,086
		Swati Bhattar	3,668,856	4,569,982
iii) Loans Balances outstanding			(Amounts in INR)	
Key Management Personnel & Their Relatives	Naresh Bhattar	4,643,947	5,470,896	
	Ganesh Bhattar	1,757,599	2,183,439	
	Gaurav Bhattar	1,616,993	2,008,764	
iv) Deposit Balances given outstanding			(Amounts in INR)	
Key Management Personnel & Their Relatives	Bhanwarlal Bhattar HUF	200,000	200,000	

Ganesh Bhattar	100,000	100,000	
Gaurav Bhattar	217,261	217,261	
Swati Bhattar	2,600,000	2,600,000	
Sarla Bhattar	7,599,000	7,599,000	
v) Receivable Balances outstanding		(Amounts in INR)	
Key Management Personnel & Their Relatives		31.03.2021	31.03.2020
Bhanwarlal Bhattar HUF	-	213,902	
Gaurav Bhattar	-	620,481	
vi) Unsecured borrowings outstanding		(Amounts in INR)	
Key Management Personnel & Their Relatives		31.03.2021	31.03.2020
Ganesh Bhattar HUF	20,350,630	14,101,065	
Ganesh Bhattar	4,698,275	1,713,704	
Gaurav Bhattar HUF	16,791,779	14,333,122	
Gaurav Bhattar	7,087,543	-	

### [201400] Notes - Leases

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of leases explanatory [TextBlock]		
Whether any operating lease has been converted to financial lease or vice-versa	No	No

### [300300] Notes - Earnings per share

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Disclosure of earnings per share explanatory [TextBlock]		
Adjustments of numerator to calculate basic earnings per share [Abstract]		
Profit (loss) for period	21,56,31,767	18,56,75,426
Adjustments of numerator to calculate diluted earnings per share [Abstract]		
Profit (loss) for period	21,56,31,767	18,56,75,426

**[202800] Notes - Subsidiary information**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of subsidiary information explanatory [TextBlock]	
Whether company has subsidiary companies	No
Whether company has subsidiary companies which are yet to commence operations	No
Whether company has subsidiary companies liquidated or sold during year	No

**[202400] Notes - Investments in associates**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of notes on investment in associates explanatory [TextBlock]	
Whether company has invested in associates	No
Whether company has associates which are yet to commence operations	No
Whether company has associates liquidated or sold during year	No

**[202500] Notes - Financial reporting of interests in joint ventures**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of notes on interests in joint ventures explanatory [TextBlock]	
Whether company has invested in joint ventures	No
Whether company has joint ventures which are yet to commence operations	No
Whether company has joint ventures liquidated or sold during year	No

**[202100] Notes - Other provisions, contingent liabilities and contingent assets****Disclosure of other provisions [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of other provisions [Axis]	Company total other provisions [Member]			Miscellaneous other provisions [Member]
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>	<b>31/03/2019</b>	<b>01/04/2020 to 31/03/2021</b>
Disclosure of other provisions [Abstract]				
Disclosure of other provisions [LineItems]				
Reconciliation of changes in other provisions [Abstract]				
Changes in other provisions [Abstract]				
Additional provisions, other provisions	0	0		0
Increase in existing other provisions	0	0		0
Provision used, other provisions	0	0		0
Unused provision reversed, other provisions	0	0		0
Total changes in other provisions	0	0		0
Other provisions at end of period	2,68,10,990	1,66,27,051	1,66,27,051	2,68,10,990

**Disclosure of other provisions [Table]**

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of other provisions [Axis]	Miscellaneous other provisions [Member]	
	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of other provisions [Abstract]		
Disclosure of other provisions [LineItems]		
Reconciliation of changes in other provisions [Abstract]		
Changes in other provisions [Abstract]		
Additional provisions, other provisions	0	
Increase in existing other provisions	0	
Provision used, other provisions	0	
Unused provision reversed, other provisions	0	
Total changes in other provisions	0	
Other provisions at end of period	1,66,27,051	1,66,27,051

**[202700] Notes - Cash flow statements**

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020	31/03/2019
Disclosure of cash flow statement explanatory [TextBlock]			
Cash and cash equivalents if different from balance sheet [Abstract]			
Cash and cash equivalents cash flow statement	22,99,65,545	11,43,48,495	5,54,91,753
Total cash and cash equivalents	22,99,65,545	11,43,48,495	
Income taxes paid (refund) [Abstract]			
Income taxes paid (refund), classified as operating activities	-6,76,55,408	-6,88,66,516	
Total income taxes paid (refund)	-6,76,55,408	-6,88,66,516	

**[100200] Statement of profit and loss**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Statement of profit and loss [Abstract]		
Disclosure of revenue from operations [Abstract]		
Disclosure of revenue from operations for other than finance company [Abstract]		
Revenue from sale of products	0	0
Revenue from sale of services	119,47,83,212	126,77,14,605
Total revenue from operations other than finance company	119,47,83,212	126,77,14,605
Total revenue from operations	119,47,83,212	126,77,14,605
Other income	79,35,158	66,68,415
Total revenue	120,27,18,370	127,43,83,020
Expenses [Abstract]		
Cost of materials consumed	0	0
Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
Employee benefit expense	20,59,11,165	24,45,74,616
Finance costs	44,13,02,225	48,47,71,771
Depreciation, depletion and amortisation expense [Abstract]		
Depreciation expense	2,86,06,040	3,18,19,600
Total depreciation, depletion and amortisation expense	2,86,06,040	3,18,19,600
CSR expenditure	33,73,335	17,92,258
Other expenses	24,27,23,443	27,56,22,024
Total expenses	92,19,16,208	103,85,80,269
Total profit before prior period items, exceptional items, extraordinary items and tax	28,08,02,162	23,58,02,751
Exceptional items before tax	0	0
Total profit before extraordinary items and tax	28,08,02,162	23,58,02,751
Total profit before tax	28,08,02,162	23,58,02,751
Tax expense [Abstract]		
Current tax	6,76,37,589	5,53,39,400
Deferred tax	-24,67,194	-52,12,075
Total tax expense	6,51,70,395	5,01,27,325
Total profit (loss) for period from continuing operations	21,56,31,767	18,56,75,426
Total profit (loss) for period before minority interest	21,56,31,767	18,56,75,426
Total profit (loss) for period	21,56,31,767	18,56,75,426
Earnings per equity share [Abstract]		
Basic earning per equity share	[INR/shares] 16.42	[INR/shares] 14.14
Diluted earnings per equity share	[INR/shares] 16.42	[INR/shares] 14.14
Basic earning per equity share before extraordinary items	[INR/shares] 16.42	[INR/shares] 14.14
Diluted earnings per equity share before extraordinary items	[INR/shares] 16.42	[INR/shares] 14.14
Nominal value of per equity share	[INR/shares] 10	[INR/shares] 10



**[300500] Notes - Subclassification and notes on income and expenses**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2019 to 31/03/2020</b>
Subclassification and notes on income and expense explanatory [TextBlock]		
Disclosure of revenue from sale of products [Abstract]		
Revenue from sale of products [Abstract]		
Total revenue from sale of products	0	0
Disclosure of revenue from sale of services [Abstract]		
Disclosure of revenue from sale of services explanatory [TextBlock]	Textual information (19) [See below]	
Revenue from sale of services [Abstract]		
Revenue from sale of services, gross	119,47,83,212	126,77,14,605
Total revenue from sale of services	119,47,83,212	126,77,14,605
Disclosure of other income [Abstract]		
Disclosure of notes on other income explanatory [TextBlock]	Textual information (20) [See below]	
Interest income [Abstract]		
Total interest income	0	0
Dividend income [Abstract]		
Total dividend income	0	0
Other non-operating income [Abstract]		
Miscellaneous other non-operating income	79,35,158	66,68,415
Total other non-operating income	79,35,158	66,68,415
Total other income	79,35,158	66,68,415
Disclosure of finance cost [Abstract]		
Interest expense [Abstract]		
Other interest charges	44,13,02,225	48,47,71,771
Total interest expense	44,13,02,225	48,47,71,771
Total finance costs	44,13,02,225	48,47,71,771
Employee benefit expense [Abstract]		
Salaries and wages	20,59,11,165	24,45,74,616
Managerial remuneration [Abstract]		
Remuneration to directors [Abstract]		
Total remuneration to directors	0	0
Total managerial remuneration	0	0
Total employee benefit expense	20,59,11,165	24,45,74,616
Breakup of other expenses [Abstract]		
Consumption of stores and spare parts	0	0
Power and fuel	35,21,816.6	36,54,051.67
Rent	3,79,89,841	3,91,48,484
Repairs to building	0	0
Repairs to machinery	25,45,900.58	26,50,161.14
Insurance	0	0
Rates and taxes excluding taxes on income [Abstract]		
Total rates and taxes excluding taxes on income	0	0
Telephone postage	12,25,529.06	12,11,338.16
Printing stationery	52,34,415.93	43,42,468.28
Travelling conveyance	16,57,172.22	49,85,596.1
Legal professional charges	53,42,496	64,81,484
Vehicle running expenses	83,77,147.35	1,33,47,830.78
Directors sitting fees	0	0
Advertising promotional expenses	8,06,547	17,23,789
Provision bad doubtful debts created	0	0
Provision bad doubtful loans advances created	0	0
Write-off assets [Abstract]		
Miscellaneous expenditure written off [Abstract]		
Total miscellaneous expenditure written off	0	0
Bad debts written off	0	0
Bad debts advances written off	0	0



## Textual information (20)

## Disclosure of notes on other income explanatory [Text Block]

OTHER INCOME		(Amounts in INR)	
PARTICULARS		For the year ended	
31.03.2021		31.03.2020	
Other Income*		7,935,158	6,668,415
		7,935,158	6,668,415

\* Other income includes insurance fees income and spread income on the business correspondence portfolio.

## [300600] Notes - Additional information statement of profit and loss

Unless otherwise specified, all monetary values are in INR

	01/04/2020 to 31/03/2021	01/04/2019 to 31/03/2020
Additional information on profit and loss account explanatory [TextBlock]		
Total changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
Exceptional items before tax	0	0
Total exceptional items	0	0
Total exceptional and extraordinary items	0	0
Revenue other services	119,47,83,212	126,77,14,605
Total gross income from services rendered	119,47,83,212	126,77,14,605
Expenditure on dividend paid	0	0
Total expenditure in foreign currency	0	0
Total amount of dividend remitted in foreign currency	0	0
Total earnings in foreign currency	0	0
Total revenue from sale of products	0	0
Domestic revenue services	119,47,83,212	126,77,14,605
Total revenue from sale of services	119,47,83,212	126,77,14,605
Gross value of transaction with related parties as per AS-18	0	0
Bad debts of related parties as per AS-18	0	0

**[300100] Notes - Revenue**

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of revenue explanatory [TextBlock]	Textual information (21) [See below]

**Textual information (21)****Disclosure of revenue explanatory [Text Block]****i. Revenue recognition**

Revenue is recognized on a time proportion basis taking into account the amount outstanding and the revenue can be reliably measured.

**i) Interest Income on loans given:**

Interest income is recognized on a time proportion basis taking into account the amount outstanding and the interest rate applicable. Income including interest or any other charges on non-performing asset is recognized on receipt basis as per the RBI guidelines. Any such income recognized before the asset become non-performing and remaining unrealized is reversed.

**ii) Fee Income:**

Loan origination fee i.e. processing fees and other charges collected upfront, are recognized at the inception of the loan.

**iii) Other operating Income:**

Additional charges such as penal interest, moratorium interest, cheque bounce charges, recovery charges, rescheduling charges are recognized on accrual basis on standard assets.

**iv) Income from Deposits:**

Interest income is recognised on a time proportion basis taking into account the amount outstanding and the rate applicable.

**[300700] Notes - Key managerial personnels and directors remuneration and other information**

Disclosure of key managerial personnels and directors and remuneration to key managerial personnels and directors [Table] ..(1)

Unless otherwise specified, all monetary values are in INR

Key managerial personnels and directors [Axis]	Column 2	Column 3	Column 4
	01/04/2020 to 31/03/2021	01/04/2020 to 31/03/2021	01/04/2020 to 31/03/2021
Disclosure of key managerial personnels and directors and remuneration to key managerial personnels and directors [Abstract]			
Disclosure of key managerial personnels and directors and remuneration to key managerial personnels and directors [LineItems]			
Name of key managerial personnel or director	GANESH KUMAR BHATTAR	Gaurav Bhattar	radha bansal
Director identification number of key managerial personnel or director	01248202	01248032	
Permanent account number of key managerial personnel or director			CHEPB6902M
Date of birth of key managerial personnel or director	04/02/1955	21/02/1981	10/10/1991
Designation of key managerial personnel or director	Director	Director	Company Secretary
Qualification of key managerial personnel or director	graduate	graduate	CS B.COM
Shares held by key managerial personnel or director	[shares] 30,46,343	[shares] 83,11,530	[shares] 0
Key managerial personnel or director remuneration [Abstract]			
Gross salary to key managerial personnel or director [Abstract]			
Salary key managerial personnel or director	18,00,000	48,00,000	2,66,000
Perquisites key managerial personnel or director	0	0	0
Profits in lieu of salary key managerial personnel or director	0	0	0
Gross salary to key managerial personnel or director	18,00,000	48,00,000	2,66,000
Sitting fees key managerial personnel or director	0	0	0
Stock option key managerial personnel or director	0	0	0
Sweat equity key managerial personnel or director	0	0	0
Commission as percentage of profit key managerial personnel or director	0	0	0
Other commission key managerial personnel or director	0	0	0
Other compensation key managerial personnel or director	0	0	0
Total key managerial personnel or director remuneration	18,00,000	48,00,000	2,66,000

**[301000] Notes - Corporate social responsibility****Classification of CSR spending [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classification of CSR spending [Axis]	Column 1	Column 2
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>
Disclosure of CSR spending [Abstract]		
Details of CSR spent during financial year [Abstract]		
Manner in which amount CSR spent during financial year [Abstract]		
Manner in which amount CSR spent during financial year [LineItems]		
CSR project or activity identified	ongoing projects	ongoing projects
Sector in which project is covered	Education	Health care
Whether projects or programs undertaken in local area or other	yes	yes
Name of state or union territory where projects or programs was undertaken	Chhattisgarh	Chhattisgarh
Name of district where projects or programs was undertaken	raipur	raipur
Budget amount outlay project or program wise	33,00,000	50,000
Amount spent on projects or programs [Abstract]		
Direct expenditure on projects or programs	33,33,743	39,592
Total amount spent on projects or programs	33,33,743	39,592
Cumulative expenditure upto reporting period	33,33,743	39,592
Expenditure on administrative overheads	0	0
Mode of amount spent	Directly by company	Directly by company

**Disclosure of net profits for last three financial years [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Net profits for last three financial years [Axis]	Financial year 1 [Member]	Financial year 2 [Member]	Financial year 3 [Member]
	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>	<b>01/04/2020 to 31/03/2021</b>
Disclosure of net profits for last three financial years [Abstract]			
Disclosure of net profits for last three financial years [LineItems]			
Description of financial year	2020	2019	2018
Profit before tax of financial year	23,58,02,751	21,50,66,982	4,02,01,745
Net profit computed u/s 198 and adjusted as per rule 2(1)(f) of Companies (CSR Policy) Rules, 2014	23,58,02,751	21,50,66,982	4,02,01,745

Unless otherwise specified, all monetary values are in INR

	<b>01/04/2020 to 31/03/2021</b>
Disclosure of corporate social responsibility explanatory [TextBlock]	
Whether provisions of corporate social responsibility are applicable on company	Yes
Disclosure of composition of CSR committee [TextBlock]	Textual information (22) [See below]
Whether company has written CSR policy	Yes
Details CSR policy [TextBlock]	Textual information (23) [See below]
Average net profit for last three financial years	16,36,90,492.67
Prescribed CSR expenditure	32,73,809.85
Amount CSR to be spent for financial year	32,73,809.85
Amount CSR spent for financial year	33,73,335
Amount unspent CSR	0

## Textual information (22)

### Disclosure of composition of CSR committee [Text Block]

The Board of the Company has constituted a Social Responsibility (the "CSR") Committee in accordance with Section 135 of the Act and applicable rules thereunder. During the financial year under review, the Committee comprised of three (3) directors of which one (1) is an independent director viz, Harsh Kumar Maheshwari, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

During the period under review, two (2) CSR Committee meetings were convened and the required quorum was present. The attendance of the members of the Committee at the above meetings were as under:

Sr. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Ganesh Bhattar	Director	2
2	Mr. Gaurav Bhattar	Director	2
3	Mr. Harsh Kumar Maheshwari*	Independent Director	1

## Textual information (23)

### Details CSR policy [Text Block]

#### ANNUAL REPORT ON CSR ACTIVITIES

##### 1. Brief outline of CSR Policy of the Company:

The Company has framed the CSR Policy or its implementation in compliance with the provisions of Section 135 of the Companies Act, 2013 and Companies (Corporate Social Responsibility Policy), Rules, 2014 and thereunder (including and statutory amendments), respectively, modified as necessary.

##### 2. Composition of CSR Committee:

The Board of the Company has constituted a Corporate Social Responsibility (the "CSR") Committee in accordance with Section 135 of the Act and applicable rules thereunder. During the financial year under review, the Committee consisted of three (three) directors, viz., Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

During the period under review, two (two) CSR Committee members were engaged and the required quorum was present. The attendance of the members of the Committee is as follows:

Sr. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Ganesh Bhattar	Director	2
2	Mr. Gaurav Bhattar	Director	2
3	Mr. Harsh Kumar Maheshwari*	Independent Director	1

3. Average Net Profit for the purpose of CSR and as per Section 135 of the Companies Act for the last three financial years Rs. 16,36,90,492.67/-

4. Prescribed CSR expenditure (two percent of the amount as in item 3 above) Rs. 32,73,809.85/-

5. Details of CSR spending during the financial year 2020 - 2021

a. Total amount spent in the financial year - Rs. 33,73,336.00/- b. Amount spent, if any - Nil

c. Manner in which the amount spent during the financial year is detailed below:-

Sr. No.	Name of Project	CSR Activity identified	Sector in which the projects are	Projects or Programs (Budget)	Amount Spent on the Projects	Amount spent: Director
				(1) L		



		ocal	Project	or Programs	through	
		covered area	or	or	Sub-heads	implementing
		other (2)	Programs	(1) Direct		agency
		Specify	Wise	Expenditure		
		the State		On projects		
		and		or programs		
		district		(2)		
		where		Overheads		
		projects				
		are				
		undergone				
1.	Ongoing	E duc a ti on	P r o m o t i n g	Dist-	Rai pur 33,00,000.00	33,33,743.00 Direct
	P roject	E duc a ti on	(C. G .)			
2.	Ongoing	He a lthCare	P r o m o t i n g	Dist.	50,000.00	39,593.00 Dire ct
	P roject	He a lthCare				
		Rai pur				
		(C. G .)				
Tot al					33,50,000.00	33,73,336.00