

SHRI RAM FINANCE CORPORATION PRIVATE LIMITED
Standalone Financial Statements for period 01/04/2021 to 31/03/2022

[400100] Disclosure of general information about company

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Name of company	SHRI RAM FINANCE CORPORATION PRIVATE LIMITED	
Corporate identity number	U65100CT2004PTC016590	
Permanent account number of entity	AAJCS2817F	
Address of registered office of company	RAIPUR ROAD BALODA BAZAR, DISTT. BALODA BAZAR RAIPUR Raipur CT 493332 IN	
Type of industry	Commercial and Industrial	
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	30/09/2022	
Period covered by financial statements	12	12
Date of start of reporting period	01/04/2021	01/04/2020
Date of end of reporting period	31/03/2022	31/03/2021
Nature of report standalone consolidated	Standalone	
Content of report	Financial Statements	
Description of presentation currency	INR	
Level of rounding used in financial statements	Lakhs	
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)	3rd Floor, Parishram Tower, Anupam Nagar (Shankar Nagar), 29/B-7, Opp. Doordarshan TV Tower Raipur CT 492007 IN	
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)	IN(+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)	-	

Disclosure of principal product or services [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Types of principal product or services [Axis]	PPS1
	01/04/2021 to 31/03/2022
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	12,292.75
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	12,292.75

[400400] Disclosures - Directors report**Details of material contracts/arrangements/transactions at arm's length basis [Table]**

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Material contracts/arrangements/transactions at arm's length basis [Axis]	MCATAL1
	01/04/2021 to 31/03/2022
Name of related party	Gaurav Bhattar
Nature of related party relationship	Director or his relative
Details of material contracts/arrangements/transactions at arm's length basis [Abstract]	
Details of material contracts/arrangements/transactions at arm's length basis [LineItems]	
Name of related party	Gaurav Bhattar
Nature of related party relationship	Director or his relative
Description of nature of material contracts/arrangements/transactions with related party	Remuneration Paid
Duration of material contracts/arrangements/transactions with related party	During the year 2021-22
Whether approval taken from board for material contracts/arrangements/transactions with related party	Yes
Amount paid as advances if any for material contracts/arrangements/transactions with related party	0

Details of directors signing board report [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Directors signing board report [Axis]	DSBR1
	01/04/2021 to 31/03/2022
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	GAURAV
Last name of director	BHATTAR
Designation of director	Director
Director identification number of director	01248032
Date of signing board report	30/09/2022

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure in board of directors report explanatory [TextBlock]	Textual information (1) [See below]
Description of state of companies affair	As per the Board Report
Disclosure relating to amounts if any which is proposed to carry to any reserves	As per the Board Report
Disclosures relating to amount recommended to be paid as dividend	As per the Board Report
Details regarding energy conservation	As per the Board Report
Details regarding technology absorption	As per the Board Report
Details regarding foreign exchange earnings and outgo	As per the Board Report
Disclosures in director's responsibility statement	As per the Board Report
Details of material changes and commitment occurred during period affecting financial position of company	As per the Board Report
Particulars of loans guarantee investment under section 186 [TextBlock]	As per the Board Report
Particulars of contracts/arrangements with related parties under section 188(1) [TextBlock]	As per the Board Report
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	Yes
Disclosure of extract of annual return as provided under section 92(3) [TextBlock]	As per the Board Report
Disclosure of statement on declaration given by independent directors under section 149(6) [TextBlock]	As per the Board Report
Disclosure for companies covered under section 178(1) on directors appointment and remuneration including other matters provided under section 178(3) [TextBlock]	As per the Board Report
Disclosure of statement on development and implementation of risk management policy [TextBlock]	As per the Board Report
Details on policy development and implementation by company on corporate social responsibility initiatives taken during year [TextBlock]	As per the Board Report
Disclosure as per rule 8(5) of companies accounts rules 2014 [TextBlock]	
Disclosure of financial summary or highlights [TextBlock]	As per the Board Report
Disclosure of change in nature of business [TextBlock]	As per the Board Report
Details of directors or key managerial personnels who were appointed or have resigned during year [TextBlock]	As per the Board Report
Disclosure of companies which have become or ceased to be its subsidiaries, joint ventures or associate companies during year [TextBlock]	As per the Board Report
Details relating to deposits covered under chapter v of companies act [TextBlock]	As per the Board Report
Details of deposits which are not in compliance with requirements of chapter v of act [TextBlock]	As per the Board 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]	As per the Board Report
Details regarding adequacy of internal financial controls with reference to financial statements [TextBlock]	As per the Board Report
Disclosure of appointment and remuneration of managerial personnels [TextBlock]	As per the Board Report
Number of meetings of board	[pure] 19

Textual information (1)

Disclosure in board of directors report explanatory [Text Block]

DIRECTORS' REPORT

To,

The Members

Shri Ram Finance Corporation Private Limited

Dear Members,

Your Board of Directors ("Board") take great pleasure in presenting the 18th (Eighteenth) Annual Report of Shri Ram 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 Bank, for the financial year ended March 31, 2022.

Financial Highlights

The Company prepares its financial statements in accordance with accounting standards notified under the 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 NBFC Master Direction (hereinafter referred as 'previous GAAP'). These financial statements for the year ended on March 31, 2022 are prepared in accordance with Indian Accounting Standards (Ind-AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 by the Company.

The summary of the Company's financial performance for the financial year ended March 31, 2022 as compared to the previous financial year ended March 31, 2021 is given below:

Amount in Rs.

Particulars	Year ended	Year ended
	31st March, 2022	31st March, 2021
Revenue from operations		
Interest income	1,22,92,74,869	1,19,47,83,212
Total revenue from operations	1,22,92,74,869	1,19,47,83,212
Other income	1,45,22,366	79,35,158
Total income	1,24,37,97,235	1,20,27,18,370
Expenses		
Finance costs	46,26,45,535	44,13,02,225
Employee benefits expense	22,82,05,136	20,59,11,165

Depreciation, amortization and impairment	2,66,46,145	2,86,06,040
Other expenses	25,99,85,418	24,60,96,778.54
Total Expenses	97,74,82,234	92,19,16,208
Profit before tax	26,63,15,001	28,08,02,162
Tax Expense:		
- Current tax	6,51,26,666	6,76,37,589
- Deferred tax credit	17,68,238	-24,67,194
Profit for the year	19,94,20,097	21,56,31,767
Earnings per equity share		
(Nominal value of equity share Rs10 per share)		
- Basic (Rs)	15.18	16.42
- Diluted (Rs)	15.18	16.42

OPERATIONAL REVIEW

Your Company's performance for the year ended 31st March, 2022 is stable almost at the same level of last year, i.e., Revenue from operations Rs 1,22,92,74,869/- as against Rs. 1,194,783,212 during the financial year 2020-21 and Net Profit amounted to Rs. 19,94,20,097/- as against 21,56,31,767 during the financial year 2020-21.

SHARE CAPITAL

A. Authorized Share Capital

During the financial year under review, there has been change in the authorized share capital of the Company from Rs. 13,50,00,000/- (Rupees Thirteen Crores Fifty Lakhs only) to Rs. 25,00,00,000/- (Rupees Twenty-five Crores only) during the financial year. The authorized share capital of the Company as on March 31, 2022 stands at Rs. 25,00,00,000/- (Rupees Twenty-five Crores only) consisting of 2,50,00,000 Equity Shares of 10/- each.

B. Issued and Paid up Capital

The paid-up equity share capital of the Company is Rs. 15,48,07,130/- (Rupees fifteen Crores forty-eight Lakhs seven thousand one hundred thirty only) comprising of 1,54,80,713 fully paid equity shares of face value of Rs. 10/- each.

DIVIDEND

Considering your Company's growth and future strategy and plans, your Directors consider it prudent to conserve resources and despite having sufficient distributable profits, do not recommend any dividend on equity shares for the financial year 2021-22

CHANGE IN NATURE OF BUSINESS OF THE COMPANY

During the period under review, there was no change in nature of business of the Company. However, the Company's net assets are now 5,90,82,51,000 as per the latest audit report which classifies the company as a Systemically Important Non-Deposit taking Non-Banking Financial Company (NBFC-ND-SI) registered with the Reserve Bank of India.

SUBSIDIARY COMPANIES, JOINT VENTURE OR ASSOCIATE COMPANIES

The Company does not have any subsidiary, joint venture and associate company; accordingly, disclosures required to be made under Rule 8(1) and Rule 8(5)(iv) of the Companies (Accounts) Rules, 2014 relating to subsidiary, joint venture and associate Companies are not applicable to the Company.

MANAGEMENT DISCUSSION AND ANALYSIS REVIEW OF PERFORMANCE

- 1) The Company recorded revenue of Rs. 1,24,37,97,000/- for the year ended 31st March 2022 as against Indian Rs. 12,027,18,000/- for the year ended 31st March, 2021.
- 2) The profit before tax is Rs. 26,63,15,000/- for the year ended 31st March 2022 as against Rs. 2,808,02,000/- for the ended 31st March, 2021.
- 3) Net profit after tax at Rs. 19,94,20,000/- as against 21,56,32,000/- for the year ended 31st March, 2021.

DEPOSITS

During the year under review, your Company, being a Non-Deposit Accepting or Holding Non-Banking Financial Company, has neither invited nor accepted any deposits from the public and shall not accept any deposits from the public without obtaining prior approval of the Reserve Bank of India.

Accordingly, the disclosure requirements under Rule 8(5)(v) and (vi) of the Companies (Accounts) Rules, 2014 are not applicable to the Company.

DEBT-EQUITY RATIO

The Debt Equity Ratio of the Company as at March 31, 2022 was 3.23x.

EARNINGS PER SHARE (EPS)

The Earning per Share was Rs. 15.18/- for the financial year ended March 31, 2022 as against 16.42 in the previous financial year ended March 31, 2021.

CAPITAL ADEQUACY

The Company continues to maintain a healthy capital adequacy ratio as at March 31, 2022 of 48.23% against the regulatory requirement of 15%.

CREDIT RATING

During the year under review, Acuite Ratings and Research Limited has assigned A- (stable) rating for the Company.

NET OWNED FUNDS (TOTAL EQUITY)

The Net Owned Funds of the Company as at the financial year ended March 31, 2022 stood at Rs. 61,306.86 Lakh as against Rs. 60,061.56

Lakh in the previous financial year ended March 31, 2021.

BORROWINGS

The Company has strengthened its relationships with banks /financial institution. During the period under review, the Company met its funding requirements through debts from Financial Institutions and Banks and issuance of Non-Convertible Debentures. 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 Companies Act, 2013 (hereinafter referred to as “the Act”). The Company has the following three (3) Directors on its Board, 1 (one) of them 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	Designation	DIN/PAN
1	GAURAV BHATTAR	Executive Director	1248032
2	GANESH KUMAR BHATTAR	Executive Director	1248202
3	HARSH KUMAR MAHESHWARY	Independent Director	88660
4	RADHA BANSAL	Company Secretary	CHEPB6902M

All the Directors of the Company have confirmed that they are not disqualified to act as Director in terms of Section 164 of the Companies Act, 2013. All Directors of the Company being non-rotational Directors as per the Articles of Association, none is liable to retire at the ensuing Annual General Meeting of the Company.

DECLARATION BY AN INDEPENDENT DIRECTOR

The Independent Directors have submitted their disclosures to the Board that they fulfil all the requirements as stipulated in Section 149(6) of the Companies Act, 2013 so as to qualify themselves to be appointed as Independent Directors under the provisions of the Companies Act, 2013 and the relevant rules.

FIT AND PROPER CRITERIA

Pursuant to the Fit and Proper Policy adopted by the Company, under the Non-Banking Financial Companies - Corporate Governance (Reserve Bank) Directions, 2016 issued by the RBI, the Company has received the requisite declaration and undertaking from all the Directors of the Company which have been taken on record by the Nomination and Remuneration Committee.

All the Directors meet the ‘Fit and Proper’ criteria as per the policy of the Company and as stipulated by RBI. The above declarations were placed before the Nomination and Remuneration Committee at its meeting held on April 28, 2022 and duly noted.

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 explanations obtained by them, hereby confirm that:

a) In the preparation of the Annual Accounts for the financial year ended March 31, 2022 the applicable accounting standards have been followed;

b) The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of state of affairs of the Company at the end of the financial year and of the profit and loss of the Company for the year;

c) The Directors have taken proper and sufficient care for 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 preventing and detecting fraud and other irregularities;

d) The Directors have prepared the annual accounts on a going concern basis;

e) The Directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively and;

f) Internal financial controls to be followed by the Company had been laid down and such internal financial controls are adequate and were operating effectively.

COMPLIANCE OF SECRETARIAL STANDARDS

During the year under review, the Company has complied with the applicable SS-1 (Secretarial Standard on Meetings of the Board of Directors) and SS-2 (Secretarial Standard on 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 & DISCHARGE OF THEIR DUTIES

The provisions of Section 178(1) relating to constitution of Nomination and Remuneration Committee are not applicable to the Company and hence the Company has not devised any Policy relating to appointment of Directors, payment of Managerial remuneration, Directors qualifications, positive attributes, independence of Directors and other related matters as provided under Section 178(3) of the Companies Act, 2013.

COST RECORDS

The Company is not engaged in any business prescribed under Section 148(1) of the Companies Act, 2013 and therefore, the Company is not required to prepare and maintain cost records as specified thereunder.

PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS

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

MATERIAL CHANGES AND COMMITMENTS AFFECTING THE FINANCIAL POSITION OF THE COMPANY

No material changes and commitments affecting the financial position of the Company occurred from the end of the financial year till the date of this report.

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

Your Company being a Non-banking financial company, the operations of Company are not energy intensive and thus do not require adoption of any specific technology. However, the Company is making continuous efforts to conserve energy by adoption of innovative measures to reduce wastage and optimize consumption.

Hence, the Information as required to be given under Section 134(3)(m) read with Rule 8(3) of the Companies (Accounts) Rules, 2014 is not provided in this Report.

The foreign exchange earnings and outgo stood at Rs. Nil during the year under review.

TRANSFER TO RESERVES

The Company has transferred to statutory reserve as per Section 45-IC of The RBI Act, 1934 an amount of Rs. 12,718,95,000/- for the year ended 31st March 2022 as against Rs. 9,176,43,000/- for the year ended 31st March, 2021.

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 and the Company's future operations.

RESERVE BANK OF INDIA (RBI) GUIDELINES

The Company complies in all material respects, with the prudential norms relating to income recognition, asset classification and provisioning for bad and doubtful debts and other matters, specified in directions/ guidelines issued by Reserve Bank of India, from time to time as applicable to the Company.

The Company adheres to the Master Directions - Non-Banking Financial Company Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 issued vide notification no. RBI/DNBR/2016-17/45 Master Direction DNBR. PD. 008/03.10.119/2016-17 dated September 01, 2016 and other guidelines as applicable to the systemically important non-deposit taking NBFCs, as amended from time to time.

WHISTLE BLOWER POLICY/ VIGIL MECHANISM

The Company, pursuant to the provisions of section 177 (9) of the Companies Act, 2013 read with Companies (Meetings of Board and its Powers) Rules, 2014, has established a vigil mechanism for its directors and employees to report the genuine concerns.

The Company has adopted a Vigil Mechanism Policy which provides a channel to the employees and Directors to raise and report serious irregularities, malpractices, unethical behaviour and actual or suspected fraud etc. in the Company. The mechanism also provides adequate safeguards against the victimization of employees and Directors, who avail the said mechanism to report concerns.

During the year under review, there were no incidents reported under the Vigil Mechanism Policy.

POLICY FOR PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT OF WOMEN AT WORKPLACE

The Company is committed to creating a safe and conducive work environment that enables employees to work without fear of prejudice, gender bias and sexual harassment. The Company believes that all employees, including other persons who have been dealing with the company, have the right to be treated with respect and dignity. Sexual harassment in any form is an offence and is therefore punishable.

The Company has formulated a code of conduct for prevention, prohibition and redressal of sexual harassment at workplace in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules thereunder. Further, the Company has duly constituted Employee Protection Committee at the Company level to function as the Internal Complaints Committee (ICC) as defined under the Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

During the period under review no cases/complaints in the nature of sexual harassment were reported.

BOARD MEETINGS

The Board meets at regular intervals to inter-alia discuss about the Company's policies and strategy apart from other Board matters. The Board is responsible to exercise their business judgment to act in what they reasonably believe to be in the best interests of the Company and its shareholders. The Board of Directors along with its constituted Committees provide direction and guidance to the Company's Leadership Team and further direct, supervise as well as review the performance of the Company.

During the year under review, 19 (nineteen) Board Meetings were convened and 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. Agenda papers containing all necessary information / documents are made available to the Board

Committee Members in advance to enable them to discharge their responsibilities effectively and take informed decisions.

The attendance at the Board meetings during the period is given below:

Sr. No	Name of Director	Position	No. of Board meetings attended
1	Mr. Ganesh Bhattar	Executive Director	19
2	Mr. Gaurav Bhattar	Executive Director	19
3	Mr. Harsh Kumar Maheshwary	Independent Director	01

COMMITTEES

The Board committees and other committees play an important role in the governance and focus on specific areas and make informed decisions within the terms of reference and authority delegated. The Board committees and other committees comprising senior officials of the Company as the Members are guided by their respective terms of reference. In terms of the applicable circular(s), notification(s) and direction(s) issued by the Reserve Bank of India, the applicable provisions of the Companies Act, 2013 and the Company's Internal Guidelines on Corporate Governance, the Board of Directors of the Company have constituted/reconstituted the following committees for the effective business operations and governance of the Company:

Sr. No.	Type of Committee
1	Audit Committee
2	Nomination and Remuneration Committee
3	Corporate Social Responsibility Committee
4	Risk Management Committee
5	Asset Liability Management Committee

AUDIT COMMITTEE

The Audit Committee comprises of well qualified Directors. The composition of the Audit Committee is in accordance with the RBI guidelines for NBFCs and the Act and the rules made thereunder. During the financial year under review, the Audit Committee of the Company comprised of 3 (Three) members. The members of the Committee are financially literate and learned, experienced and well known in their respective fields. During the financial year under review, 1 (one) Audit Committee Meetings were convened and held on 10th January 2022. The required quorum was present for the meeting. The attendance of the members of the Committee at the above meetings were as under:

Sr. No	Name of the Member	No. of Meetings Attended
1	Mr. Ganesh Bhattar	1/1

2	Mr. Gaurav Bhattar	1/1
3	Mr. Harsh Kumar Maheshwary	0/1

NOMINATION AND REMUNERATION COMMITTEE

The Board of the Company has constituted a Nomination and Remuneration Committee (the “NRC”) in accordance with the provisions of the RBI guidelines for Non-Banking Finance Companies (NBFCs). During the financial year under review, the NRC consists of 3 (Three) members. During the financial year under review, 1 (one) Audit Committee Meetings were convened and held on 10th January 2022 and the required quorum was present. The attendance of the members of the Committee at the above meeting were as under:

Sr. No	Name of the Member	No. of Meetings Attended
1	Mr. Ganesh Bhattar	1/1
2	Mr. Gaurav Bhattar	1/1
3	Mr. Harsh Kumar Maheshwary	0/1

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 thereto. During the financial year under review, the Committee is comprised of 3 (three) directors of which 1 (one) is an independent director viz, Harsh Kumar Maheshwari, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director. During the period under review, 2 (two) CSR Committee Meeting was convened and the required quorum was present. The attendance of the members of the Committee at the above meeting were as under:

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

The Report has been annexed as annexure B to this report.

RISK MANGEMENT 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) Members. During the financial year under review, 1 (one) Audit Committee Meetings were convened and held on 10th January 2022 and the required quorum was present. The attendance of the members of the Committee at the above meeting were as under:

Sr. No	Name of the Member	Number of Meetings Attended
1	Mr. Ganesh Bhattar	1/1
2	Mr. Gaurav Bhattar	1/1

ASSET LIABILITY MANAGEMENT COMMITTEE

The Board of Directors of the Company has constituted an Asset Liability Management Committee (hereinafter referred to as “ALM Committee”) in accordance with the RBI Guidelines for NBFCs. During the financial year ended review, the ALM Committee comprised of 2 (two) Members. During the financial year under review, 1 (one) Audit Committee Meetings were convened and held on 10th January 2022 and the required quorum was present. The attendance of the members of the Committee at the above meeting were as under:

Sr. No	Name of the Member	Number of Meetings Attended
1	Mr. Ganesh Bhattar	1/1
2	Mr. Gaurav Bhattar	1/1

AUDITORS' REPORT STATUTORY AUDITORS

M/s Deloitte Haskins & Sells LLP had completed the audit for FY 2019-20 and FY 2020-21, however, pursuant to the restriction on maximum statutory audit taken up by one firm as stipulated in the eligibility norms prescribed in the RBI Guidelines, M/s Deloitte Haskins & Sells LLP had resigned from the office of the Statutory Auditor of the Company, w.e.f December 8, 2021.

M/s S S S D & Co. Chartered Accountants (Firm Registration Number 020203C), were appointed as the Statutory Auditor of the Company in place of M/s Deloitte Haskins & Sells LLP to fill in the casual vacancy and to hold office from the conclusion of the Extra Ordinary General Meeting held on January 12, 2022 until the conclusion of the Annual General Meeting (AGM) to be held in FY 2021-22 and subject to the fulfilment of prescribed eligibility norms each year. M/s S S S D & Co. were eligible for the appointment as the Statutory Auditors pursuant to the provisions of Section 139 of the Companies Act, 2013 and the said RBI Guidelines, and had furnished a certificate of their eligibility and consent in accordance with the provisions of the Companies Act, 2013 and relevant Rules framed thereunder. Further, M/s S S S D & Co. Chartered Accountants (Firm Registration Number 020203C), is proposed to be the Statutory Auditors of the Company to hold office from the conclusion of this AGM until the conclusion of the AGM of the Company for the financial year 2024-25.

During the year under review, there were no qualifications, reservation or adverse remarks or disclaimer, made by the statutory auditors in their reports.

SECRETARIAL AUDITORS

During the year under review, M/s Lucky Agrawal & Associates, Practising Company Secretaries were appointed as the Secretarial Auditors

of the Company to conduct Secretarial Auditor for the financial year 2021-22. The Secretarial Auditors have conducted secretarial audit in accordance with provisions of Section 204 of the Companies Act, 2013 and issued a Secretarial Audit Report for FY 2021-22, a copy of same is appended as Annexure C to this Report. The report does not contain any qualification or reservation or any adverse remarks and is self-explanatory.

FRAUDS REPORTED BY AUDITORS u/s 143 OF THE COMPANIES ACT, 2013

The Statutory Auditors have not reported any incident of fraud to the Board during the financial year 2021- 2022.

INTERNAL AUDITORS

Pursuant to the requirements of Section 138 of the Act and rule 13 of Companies (Accounts) Rules, 2014, the Board of Directors of the Company had at their meeting held on April 15, 2021 appointed PINKESH JAIN & CO., Chartered Accountants (FRN: 025573C) Raipur as the Internal Auditors of the Company for the financial year ended March 31, 2022.

INTERNAL FINANCIAL CONTROLS AND ITS ADEQUACY

The Company has put in place adequate internal controls with reference to accuracy and completeness of the accounting records and timely preparation of reliable financial information, commensurate with the size, scale and complexity of operations and ensures compliance with various policies and statutes in keeping with the organization's pace of growth, increasing complexity of operations, prevention and detection of frauds and errors.

The Company has its own process driven framework for internal financial controls. The Board is of the opinion that the Company has sound internal financial controls commensurate with the nature and size of its business operations; wherein controls are in place and operating effectively and no material weaknesses exist.

The Company has appointed a reputed firm of Chartered Accountants to carry out internal audit on a regular basis that includes monitoring and evaluation of the efficacy and adequacy of internal financial controls, accounting procedures and policies and statutory compliances of the Company. The reports of the internal auditors are presented to the Audit Committee/Board which oversees the implementation of any corrective actions required. The Audit Committee reviews and evaluates the adequacy of internal financial control and risk management systems, periodically. Efficacy of Internal control systems are tested periodically by Internal Auditors with and Internal Control over financial reporting is tested and certified by Statutory Auditors. During the year, no material or serious observations have been highlighted for inefficiency or inadequacy of such controls.

RISK MANAGEMENT

Being in the lending business, risk management forms a vital element of our business. The Company has a well-defined risk management framework, approved by the Board of Directors. It provides the mechanism for identifying, assessing and mitigating risks.

The Company has adopted its own Risk Management policy that represent the basic standards of risk assessment to be followed by the Company. The Board is responsible for managing risk at an overall level to do this. The Board has delegated authority for overall risk management to the Risk Management Committee (RMC) to ensure focused oversight and committed board level capacity for this task.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

The Board has constituted CSR Committee in accordance with Section 135 of the Companies Act, 2013 and the Committee is chaired by an Independent Director. The Company has also framed CSR Policy which is displayed on the website of the Company.

In accordance with the provisions of Section 135 of the Act and the CSR Policy, the Company has contributed towards CSR expenditure in various projects stipulated under Schedule VII of the Act. The details of the same is enclosed as Annexure to this Report as mandated under the said Rules. The Policy adopted by the Company on Corporate Social Responsibility (CSR) is placed on the website of the Company at www.srfcnbfc.com.

RELATED PARTY TRANSACTIONS

The Board of Directors of the Company has formulated a policy on 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 ordinary course of business. Pursuant to 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 AOC-2. Further details on the transactions with related parties are provided in the accompanying financial statements.

All related party transactions are placed before the Audit Committee. An omnibus approval of the Audit Committee is obtained for the related party transactions which are repetitive in nature. During the financial year under review, the related party transactions that were entered into by the Company were on an arm's length basis and in ordinary course of business. Pursuant to 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 AOC-2.

The details of transactions with Related Parties as per the requirements of Listing Regulations are given in the Notes to the accompanying Financial Statements.

ANNUAL RETURN

The extract of Annual return pursuant 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 MGT-9 and forms part of this Report.

TRANSFER 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 was 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 co-operation provided by them.

The Directors also place on record their sincere appreciation for the continued support extended by the Company's stakeholders/clients and trust reposed by them in the Company.

The Directors sincerely appreciate the commitment displayed by the employees of the Company across all levels.

For and on behalf of the Board of Directors,

For SHRI RAM FINANCE CORPORATION PRIVATE LIMITED

Sd/-

Gaurav Bhattar
Director
DIN: 01248032

Sd/-

Ganesh Kumar Bhattar
Director
DIN: 01248202

Date: 30/09/2022

Place: Raipur

Annexure - I

Form No. MGT-9

EXTRACT OF ANNUAL RETURN

as on Financial year ended on 31.03.2022

[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014

I. REGISTRATION AND OTHER DETAILS:

- i) CIN:- U65100CT2004PTC016590
- ii) Registration Date:- 29/04/2004
- iii) Name of the Company- SHRI RAM FINANCE CORPORATION PRIVATE LIMITED
- iv) - Category of the Company: -
1.Public Company ()
2.Private Company (Yes)

Sub-category of the Company:- [Please tick whichever is applicable]

- 1 Government Company ()
- 2 Small Company ()
- 3 One Person Company ()
- 4 Subsidiary of Foreign Company ()
- 5 NBFC (Yes)
- 6 Guarantee Company ()
- 7 Limited by shares ()
- 8 Unlimited Company ()
- 9 Company having share capital ()
- 10 Company not having share capital ()
- 11 Company Registered under Section 8 ()

NAME AND REGISTERED OFFICE ADDRESS OF

v) COMPANY:

Company Name	Shri Ram Finance Corporation Private Limited		
Address	RAIPUR ROAD BALODA BAZAR, DISTT. BALODA BAZAR		
Town / City	Raipur		
State	C.G.	Pin Code:	493332
Country Name	INDIA	Country Code:	IN
Telephone			
With STD/Area Code			
Fax Number			
Email Address	compliance@srfcnbfc.com		

vi) Whether shares listed on recognized Stock Exchange(s) - No

If yes, details of stock exchanges where shares are listed

Sl No.	Stock Exchange Name	Code
--------	---------------------	------

vii) Name and Address of Registrar & Transfer Agents (RTA):-

NDML Data Base Management Ltd.

4th Floor, Trade World A Wing, Kamala Mills Compound, Senapati Bapat

Marg, Lower Parel, Mumbai - 400 013

022 4914 2591 (D), nileshb@nsdl.co.in

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:-

Sl. No.	Name and Description of main products / services	NIC Code of the Product/service	% to total turnover of the company
1	Financial and insurance Service	K8	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES - None

[No. of Companies for which information is being filled]- Nil

Sr.No.	Name & Address of the Company	CIN/GLN	Holding/ Subsidiary/ Associates	% of Shares held	Applicable Section
None					

IV. SHARE HOLDING PATTERN

(Equity Share Capital Breakup as percentage of Total Equity)

i) Category wise Shareholding

Category of Shareholders	No. of Shares held at the beginning of the year			% of Total Shares	No. of Shares held at the end of the year			% of Total Shares	% Changeduringthe year
	Demat	Physical	Total		Demat	Physical	Total		

A. Promoter s

(1) Indian

a) Individual/ HUF	-	1,31,29,923	1,31,29,923	100.00%	-	1,54,80,713	1,54,80,713	100%	17.90%
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b) Central Govt	-	-	-	-	-	-	-	-	-
c) State Govt(s)	-	-	-	-	-	-	-	-	-
d) Bodies Corp.	-	-	-	-	-	-	-	-	-
e) Banks / FI	-	-	-	-	-	-	-	-	-
f) Any other	-	-	-	-	-	-	-	-	-
Total shareholding of Promoter (A)	-	1,31,29,923	17,72,050	100.00%	-	1,54,80,713	1,54,80,713	100.00%	100.00%

B. Public Shareholding

1. Institutions	-	-	-	-	-	-	-	-	-
a) Mutual Funds	-	-	-	-	-	-	-	-	-
b) Banks / FI	-	-	-	-	-	-	-	-	-
c) Central Govt	-	-	-	-	-	-	-	-	-
d) State Govt(s)	-	-	-	-	-	-	-	-	-
e) Venture Capital Funds	-	-	-	-	-	-	-	-	-
f) Insurance Companies	-	-	-	-	-	-	-	-	-
g) FIIs	-	-	-	-	-	-	-	-	-
h) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
i) Others (specify)	-	-	-	-	-	-	-	-	-
Sub-total (B)(1):-	-	-	-	-	-	-	-	-	-
2. Non-Institutions									
a) Bodies Corp.	-	-	-	-	-	-	-	-	-
i) Indian	-	-	-	-	-	-	-	-	-
ii) Overseas	-	-	-	-	-	-	-	-	-

b) Individuals	-	-	-	-	-	-	-	-	-
i) Individual shareholders holding nominal share capital upto Rs. 1 lakh	-	-	-	-	-	-	-	-	-
ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	-	-	-	-	-	-	-	-	-
c) Others (specify)	-	-	-	-	-	-	-	-	-
Sub-total (B)(2):-	-	-	-	-	-	-	-	-	-
Total Public Shareholding (B)=(B)(1)+ (B)(2)	-	-	-	-	-	-	-	-	-
Grand Total (A+B)	-	1,31,29,923	17,72,050	100%	-	1,54,80,713	1,54,80,713	100%	-

ii) Shareholding of Promoters

S. No.	Shareholder's Name	Shareholding at the beginning of the year			Share holding at the end of the year			% change in share holding 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	30,46,343.00	29.37%	NA	30,46,343.00	19.68%	NA	-9.69%
2	Gaurav Bhattar	1,11,81,190.00	53.54%	NA	1,11,81,190.00	72.23%	NA	18.69%
3	Sarla Bhattar	6,37,758.00		NA	6,37,758.00	4.12%	NA	4.12%
4	Swati Bhattar	6,15,422.00		NA	6,15,422.00	3.98%	NA	3.98%
	Total	15480713	82.91%	NA	15480713	100.00%	NA	

iii) Change in Promoters' Shareholding (please specify, if there is no change)

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
	At the beginning of the year	17,72,050	100.00%	17,72,050	100.00%
	Increase / Decrease in Promoters Share holding				
1	Allotment	20,80,000	-	38,52,050	100.00%
2	Transfer	-			
	At the End of the year	38,52,050	100.00%		

iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs) :

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
	For Each of the Top 10 Shareholders				
	At the beginning of the year	-	-	-	-
	Date wise Increase / Decrease in Share holding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):				
1	Allotment				
2	Transfer				-
	At the End of the year	-	-	-	-

v) Shareholding of Directors and Key Managerial Personnel:

Sl. No.	For Each of the Directors and KMP	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
	Ganesh Bhattar				
	At the beginning of the year	3046343	29.37%	3046343	29.37%
	Date wise Increase / Decrease in Promoters Share holding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):-				
1	Allotment to others				
2	Transfer				
	At the End of the year	3046343	19.68%	3046343	19.68%
	Gaurav Bhattar				
	At the beginning of the year	11181190	53.54%	11181190	53.54%
	Date wise Increase / Decrease in Promoters Share holding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):-				
1	Allotment	2080000	18.69%	13261190	85.66%
2	Transfer				
	At the End of the year	13261190	72.23%		

V. INDEBTEDNESS

Indebtedness of the Company including interest outstanding/accrued but not due for payment

Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
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Indebtedness at the beginning of the financial year

i) Principal Amount	-	-	-	-
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	2,83,45,21,327	30,08,59,124	-	3,13,53,80,451

Change in Indebtedness during the financial year

* Addition	2,71,50,00,000	-	-	2,71,50,00,000
* Reduction	1,22,28,39,383	30,08,59,124	-	1,52,36,98,507
Net Change	1,49,21,60,617	(30,08,59,124)	-	1,19,13,01,493

Indebtedness at the end of the financial year

i) Principal Amount	-	-	-	-
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	4,32,66,81,944	-	-	4,32,66,81,944

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Sl. no.	Particulars of Remuneration	Name of MD/WTD/ Manager/Directors	Total Amount	
		Ganesh Bhattar	Gaurav Bhattar	
1	Gross salary	6600000	6600000	13200000
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	-	-	-
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	-	-	-

	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	-	-	-
2	Stock Option	-	-	-
3	Sweat Equity	-	-	-
4	Commission- as % of profit- others, specifyâ?!	-	-	-
5	Others, please specify	-	-	-
	Total (A)	6600000	6600000	13200000
	Ceiling as per the Act			

B. Remuneration to other directors:

Sl. no.	Particulars of Remuneration	Name of Directors	Total Amount
1	Independent Directors	Not Applicable	
	Fee for attending board committee meetings		
	Commission		
	Others, please specify		
	Total (1)		
2	Other Non-Executive Directors		
	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

Sl. no.	Particulars of Remuneration	Key Managerial Personnel		
		CEO	CS	CFO Total
1	Gross salary	-	529500	-
	(a) Salary as per provisions of section 17(1) of the Income-tax Act	-	-	-
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	-	-	-
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	-	-	-
2	Stock Option	-	-	-
3	Sweat Equity	-	-	-
4	Others, please specify	-	-	-
	Total	-	529500	-

VII. PENALTIES / PUNISHMENT/
COMPOUNDING OF OFFENCES:

Type	Section of the Companies Act	BriefDescription	Details of Penalty / Punishment/ Compounding fees imposed	Authority[RD / NCLT/ COURT]	Appeal made,if any (give Details)
A. COMPANY	Not Applicable				
Penalty					
Punishment					
Compounding					

B. DIRECTORS

Penalty

Punishment

Compounding

C. OTHER OFFICERS IN DEFAULT

Penalty

Punishment

Compounding

ANNEXURE-E

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES

[Pursuant to Section 135 of the Companies Act, 2013 (“Act”) and Annexure II of the Companies (Corporate Social Responsibility Policy) Rules, 2014]

1. Brief outline on CSR Policy of the Company

Your Company has framed the CSR Policy for itself 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 amendment(S), re-enactment(s), modification(s) made thereof.

Your Company continues to focus its Corporate Social Responsibility (CSR) initiatives to drive positive and sustainable change in building resilient communities. Your Company continues to invest in addressing the most pressing needs of the community. The Company invests in basic health and wellness, sanitation and hygiene, education and vocational skill development to support the basic needs of communities and to ensure that the company is focused in creating a long-term impact for the beneficiaries.

Your company has undertaken various activities in the following sectors:

- **Education:** Your Company endeavours to spark the desire for learning and enlightening minds. Your company has undertaken to fulfil this objective by way of providing quality education or by extending financial assistance to the poor and needy students, undertaking to impart vocational training, adult education programs, girl education, other related infrastructure etc.
- **Health Care:** Our goal is to render quality health care facilities which we provide by way of undertaking preventive healthcare programs, providing sanitation and making available safe drinking water, etc.
- **Promoting Sports:** The company contributed to CSR towards Promoting Grassroot Sports. The company's programme promotes sports as a medium of learning and building leadership capabilities among the children and the youth. Supported by a holistic set of interventions, this programme offers a free and robust platform to budding athletes to develop their talents and prowess in multiple sports across India.

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 thereto. During the financial year under review, the Committee is comprised of 3 (three) directors of which 1 (one) is an independent director viz, Harsh Kumar Maheshwari, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

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

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

3. The web-link where Composition of CSR Committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

• CSR Policy of the company: <https://www.srfcnbfc.in>

4. Provide the details of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if Applicable:

• Not applicable on the company.

5. Average Net Profit for the purpose of CSR and as per Section 135 of the company for last three financial years is Rs. 26,09,73,304/-. The Prescribed CSR expenditure (two percent of the amount as in item 3 above) Rs. 51,07,504/-

6. Details of CSR spent during the financial year 2021-22

(a) Total amount spent in the financial year - Rs. 51,07,504/-

(b) Amount unspent, if any - Nil

(c) Manner in which the amount spent during the financial year is detailed below:

Sr.No.	Name of Project	CSR Project or Activity Identified	Sector in which the the	Projects or Programs (1) Local area or other (2) Specify the State and district where projects are undergone	Amount Outlay (Budget) Project or Programs Wise	Amount Spent on the Projects Sub-heads (1) Direct Expenditure On projects or programs	Amount spent:Direct or through implementing agency
1	Ongoing Project	Education	Promoting Education	Dist- Raipur (C.G.)	1,25,000/-	1,25,000/-	Direct
2	Ongoing Project	Health Care	Promoting Health Care	Dist- Raipur (C.G.)	18,75,000/-	18,75,000/-	Direct

Ongoing Eradicating Providing

3	Project	Hunger	free food	Dist- Raipur (C.G.)	19,85,000/-	19,85,000/-	Direct
4	Ongoing Project	Promoting Sports	Promoting Sports	Dist- Raipur (C.G.)	11,22,504/-	11,22,504/-	Direct

FORM NO. AOC.2

Form for disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arms length transactions under third proviso thereto (Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014).

1. Details of contracts or arrangements or transactions not at arm's length basis

- (a) Name(s) of the related party and nature of relationship Not Applicable
- (b) Nature of contracts/arrangements/transactions
- (c) Duration of the contracts/arrangements/transactions
- (d) Salient terms of the contracts or arrangements or transactions including the value, if any
- (e) Justification for entering into such contracts or arrangements or transactions
- (f) Date(s) of approval by the Board
- (g) Amount paid as advances, if any:
- (h) Date on which the special resolution was passed in general meeting as required under first proviso to section 188

2. Details of material contracts or arrangement or transactions at arm's length basis

(a) Name(s) of the related party, Nature of relationship and Nature of contracts/arrangements/transactions :

Related Parties	Nature of Relationship	Type of Transactions	Amount
Sarla Bhattar	Director's Spouse	Interest	2,79,184
Swati Bhattar	Director's Spouse	Interest	1,12,502
Gaurav Bhattar	Director	Interest	53,58,220
Gaurav Bhattar HUF	Karta of HUF is Director	Interest	33,30,157

Ganesh Bhattar HUF	Karta of HUF is Director	Interest	42,70,486
Ganesh Bhattar	Director	Interest	7,66,191
Gaurav Bhattar	Director	Remuneration Paid	48,00,000
Ganesh Bhattar	Director	Remuneration Paid	18,00,000
Gaurav Bhattar	Director	Rent Paid	49,96,000
Ganesh Bhattar	Directors Sister	Rent Paid	31,73,000
Sarla Bhattar	Director's Spouse	Rent Paid	48,60,000
Swati Bhattar	Director's Spouse	Rent Paid	48,60,000
Gaurav Bhattar	Director's Spouse	Interest Received	1,77,333
Ganesh Bhattar	Director's Spouse	Interest Received	1,92,754
Swati Bhattar	Director's Spouse	Salary Paid	6,00,000
Sarla Bhattar	Director's Spouse	Salary Paid	6,00,000
Garima Mundra	Directors Sister	Salary Paid	6,00,000
Gaurav Bhattar	Director	Loans taken	19,60,41,414
Gaurav Bhattar HUF	Karta of HUF is Director	Loans taken	2,13,00,000
Ganesh Bhattar	Director	Loans taken	1,56,25,500
Ganesh Bhattar HUF	Karta of HUF is Director	Loans taken	2,12,00,000
Swati Bhattar	Director's Spouse	Loans taken	28,77,000
Sarla Bhattar	Director's Spouse	Loans taken	39,00,000
Gaurav Bhattar	Director	Repayments made	19,94,06,895
Gaurav Bhattar HUF	Karta of HUF is Director	Repayments made	3,80,91,779
Ganesh Bhattar	Director	Repayments made	1,68,91,394
Swati Bhattar	Director's Spouse	Repayments made	28,77,000

Sarla Bhattar	Director's Spouse	Repayments made	39,00,000
Ganesh Bhattar HUF	Karta of HUF is Director	Repayments made	4,15,50,630
Gaurav Bhattar	Director	Loan Given	55,25,000
Gaurav Bhattar	Director	Repayments received	55,25,000
Total			61,54,87,439

(c) Duration of the contracts/arrangements/transactions

2021-22

(d) Salient terms of the contracts or arrangements or transactions including the value, if any:

At arms length price

(e) Date(s) of approval by the Board, if any:

Not Applicable

(f) Amount paid as advances, if any:

Not Applicable

REPORT ON CORPORATE GOVERNANCE

Corporate Governance Philosophy

The Company's philosophy on Corporate Governance is to practice transparency in its operations and maintain a professional approach, accountability and equity in its dealing with its employees, shareholders, government, lenders and every individual who comes in contact with the Company.

The Company's corporate governance principles are to satisfy the spirit of law and not just the letter of the law; it shall be such that it should go beyond the law.

The Company believes that fairness in corporate procedures, full disclosures in reporting system, total transparency in corporate culture, fiduciary and trustee relationship and maximization of shareholder's value in the long run are the pillars on which the structure of the Corporate Governance rests.

While corporate governance issues are common across organizations, each Company requires governance principles that are unique in their approach. Our company is complying with the Corporate Governance norms set by the Companies Act, 2013 and RBI norms.

Composition Of Board Of Directors And KMP

The composition of the Board of Directors of the Bank is governed by the provisions of the Companies Act, 2013, and applicable regulations, guidelines, circulars issued by the Reserve Bank of India. The Company has the following three (3) Directors on its Board, 1 (one) of them 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	Designation	DIN/PAN
1	Gaurav Bhattar	Executive Director	0001248032
2	Ganesh Kumar Bhattar	Executive Director	0001248202
3	Harsh Kumar Maheshwary	Independent Director	0000088660
4	Radha Bansal	Company Secretary	CHEPB6902M

Composition Of Committees Of Directors

The Board has constituted various Committees of Directors to take informed decisions in the best interests of the Company. These Committees monitor the activities falling within their respective terms of reference. The Board's Committees are as follows:

Sr	Committee	Members	Designation
1	CSR COMMITTEE	Gaurav Bhattar	Chairman
		Ganesh Bhattar	Executive Director
		Harsh Kumar Maheshwary	Independent director
2	AUDIT COMMITTEE	Gaurav Bhattar	Chairman
		Ganesh Bhattar	Executive director
		Harsh Kumar Maheshwary	Independent director
3	NOMINATION REMUNERATION COMMITTEE	Gaurav Bhattar	Executive director
		Ganesh Bhattar	Chairman
		Harsh Kumar Maheshwary	Independent director
4	RISK MANAGEMENT COMMITTEE	Gaurav Bhattar	Chairman
		Ganesh Bhattar	Executive director
5	ASSET LIABILITY COMMITTEE	Gaurav Bhattar	Chairman
		Ganesh Bhattar	Executive director

General Body Meetings

The last three Annual General Meetings (AGM) were held as under:

AGM for the financial year ended	Venue	Day and Date	Time
2019-2020	Raipur Road Baloda Bazar, Distt. Baloda Bazar Raipur 493332	Thursday,24-12-2020	11.00 A.M.
2020-21	Raipur Road Baloda Bazar, Distt. Baloda Bazar Raipur 493332	Monday, 29-11-2021	11.00 A.M.
2021-22	Raipur Road Baloda Bazar, Distt. Baloda Bazar Raipur 493332	Friday, 30-09-2022	04.00 P.M.

Shareholding Pattern As On March 31, 2022

S.No.	Folio No.	Name of Shareholder	No. of shares	Nominal value	Total	Percentage
1	1	Ganesh Bhattar	3046343	10	30463430	19.68
2	2	Gaurav Bhattar	11181190	10	111811900	72.23
3	7	Sarla Bhattar	637758	10	6377580	4.12
4	3	Swati Bhattar	615422	10	6154220	3.98
			15480713		154807130	100

Fair Practice Code

Shri Ram Finance Corporation Private Limited has formulated the Fair Practice Code (FPC), which is applicable to all offices and employees of the Company.

Related Party Transactions

Subject	Compliance status (Yes/No/NA)
---------	----------------------------------

Whether prior approval of audit committee obtained	YES
Whether shareholder approval obtained for material RPT	N.A.
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by the Audit Committee	YES

For and on behalf of,

Shri Ram Finance Corporation Private Limited

Sd/-

Gaurav Bhattar
Director
DIN: 01248032

Sd/-

Ganesh Kumar Bhattar
Director
DIN: 01248202

FORM MR-3

SECRETARIAL AUDIT REPORT

FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2022

[Pursuant to section 204(1) of the Companies Act, 2013 and rule no 9 of the

Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To,

The Members,

Shri Ram Finance Corporation Private Limited

Raipur, (C.G.) 492001

I have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by Shri Ram Finance Corporation Private Limited (CIN: U65100CT2004PTC016590) (hereinafter called 'the Company') covering the financial year ended on 31st March 2022 (hereinafter called 'the audit period'). The Company is a Private Limited company. Secretarial Audit was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts, statutory compliances and expressing my opinion thereon.

Based on my verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the Company and the information provided by the Company, its officers, agents and authorized representatives during conduct of the secretarial audit, I hereby report that in my opinion the Company has, during the audit period covering the financial year ended on 31st March 2022, complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter.

I have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on 31st March 2022, according to the provisions of:

(i) The Companies Act, 2013 (the Act) and the rules made there under;

Other laws as applicable specifically to the Company:

(ii) The Reserve Bank of India Act, 1934.

However, it was informed that there were no actions or events in pursuance of following statutes requiring any compliance thereof by the Company during the financial year:

(a) Foreign Exchange Management Act, 1999 and the rules and regulations made there under to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;

(b) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009;

(c) The Securities and Exchange Board of India (Employee Stock Option Scheme and Employee Stock Purchase Scheme) Guidelines, 1999;

(d) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;

(e) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009; and

(f) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 1998;

This is to further state that we have not scrutinized the compliances of following statutes which were applicable to according to the management, because it was explained by the management that there were no instances required to be checked during the financial year:

(a) Master Direction- Non-Banking Financial Company-Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016

(b) The Banking Regulation Act, 1949;

(c) Negotiable Instrument Act, 1881;

(d) The Payment of Bonus Act, 1956;

(e) The Indian Contract Act, 1872;

(f) The Transfer of Property Act, 1882;

(g) The Indian Stamp Act; 1899

(h) Prevention of Money Laundering Act, 2002

(i) The Electricity Act, 2003

I have also examined compliance with the applicable clauses or regulations of the following:

i. Secretarial Standards on Board Meetings and General Meetings issued by Institute of Company Secretaries of India ('The ICSI');

I report that during the period under review the Company has complied with the provisions of the Act, rules, regulations, guidelines, standards, etc. mentioned above subject to the following observations:

1. The Company has complied with the provisions of section 185 and section 186 of Companies Act 2013 in respect of grant of loan, making investment and providing guarantees and securities, as applicable except in respect of interest free loan totaling to Rs. 68,68,488/- to related

parties which has been repaid during the year.

I further report that subject to above:

â The Board of Directors of the Company was duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors.

â Adequate notices were given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system found to exist for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

â Majority decision was carried through assent of the members, while the system permits the views of dissenting member views could be captured and recorded as part of the minutes and no such dissenting views received from the members.

I further report that there were adequate systems and processes in the company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines. The Company had deputed proper persons to ensure the timely compliances of laws applicable to the Company had deputed proper persons to ensure the timely compliances of laws applicable to the company or if timely was not done than appropriate additional fees was duly paid.

There were no other specific events/actions having a major bearing on the company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, standards, etc. referred to above.

For, Lucky Agrawal & Associates

Practicing Company Secretary

Sd/-
(CS Lucky Agrawal)

Proprietor

ACS no: 42464 C.P. No.: 15747

Date: 17/09/2022

UDIN: A042464D000989841

Place: Raipur

Note: This report is to be read with our letter of even date which is annexed as Annexure A and forms an integral part of this report.

Annexure A

To,

The Members

Shri Ram Finance Corporation Private Limited

Raipur, (C.G.) 492001

Our Secretarial audit report for the financial year 31st March 2022 is to be read along with this letter.

Management Responsibility

1. It is the responsibility of the Management of the Company to maintain Secretarial records, devise proper systems to ensure compliance with the provisions of all applicable laws and regulations and to ensure that the systems are adequate and operate effectively.

Auditors Responsibility

2. Our responsibility is to express an opinion on these secretarial records, standards and procedures followed by the Company with respect to secretarial compliances.

3. We believe that audit evidence and information obtained from the Company management is adequate and appropriate for us to provide a basis for our opinion.

4. Whenever required we have obtained the managements representation about the compliance of laws, rules and regulations and happenings of events etc.

5. The scope of our audit is limited to the laws applicable to the Company as per specifically informed by the management.

Disclaimer

6. The secretarial audit report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

7. We have not verified the correctness and appropriateness of financial records and books of accounts of the Company.

For, Lucky Agrawal & Associates

Practicing Company Secretary

(CS Lucky Agrawal)

Propertitor

ACS no: 42464 C.P. No.: 15747

Date: 17/09/2022

UDIN: A042464D000989841

Place: Raipur

[400200] Disclosures - Auditors report**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 Lakhs of INR

Auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Axis]	Auditor's favourable remark [Member]	Clause not applicable [Member]
	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022
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	Textual information (2) [See below]	
Disclosure in auditors report relating to inventories		Textual information (3) [See below]
Disclosure in auditors report relating to loans	Textual information (4) [See below]	
Disclosure in auditors report relating to compliance with Section 185 and 186 of Companies Act, 2013	(iv) The company has granted loans in its ordinary course of business covered under the provisions of section 185 & 186 of the Act and complied the applicable procedures during the year.	
Disclosure in auditors report relating to deposits accepted	Textual information (5) [See below]	
Disclosure in auditors report relating to maintenance of cost records		Textual information (6) [See below]
Disclosure in auditors report relating to statutory dues [TextBlock]	Textual information (7) [See below]	
Disclosure in auditors report relating to default in repayment of financial dues	Textual information (8) [See below]	
Disclosure in auditors report relating to public offer and term loans used for purpose for which those were raised	Textual information (9) [See below]	
Disclosure in auditors report relating to fraud by the company or on the company by its officers or its employees reported during period	Textual information (10) [See below]	
Disclosure in auditors report relating to managerial remuneration		Not Applicable
Disclosure in auditors report relating to Nidhi Company		Textual information (11) [See below]
Disclosure in auditors report relating to transactions with related parties	Textual information (12) [See below]	
Disclosure in auditors report relating to preferential allotment or private placement of shares or convertible debentures	The company has not made any preferential allotment or private placement of shares or convertible debentures during the year.	
Disclosure in auditors report relating to non-cash transactions with directors or persons connected with him		Textual information (13) [See below]
Disclosure in auditors report relating to registration under section 45-IA of Reserve Bank of India Act, 1934	(xvi) The company has obtained registration as an Asset Financing NBFC under section 45-IA with the registration number (a) B-03.00170 of the Reserve Bank of India Act 1934.	

Details regarding auditors [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Auditors [Axis]	Aud1
	01/04/2021 to 31/03/2022
Details regarding auditors [Abstract]	
Details regarding auditors [LineItems]	
Category of auditor	Auditors firm
Name of audit firm	S S S D & CO
Name of auditor signing report	Gaurav Ashok Baradia
Firms registration number of audit firm	020203C
Membership number of auditor	164479
Address of auditors	Shri mata Nilay, A-11/7, Sector 3, Udaya Society, Tatibandh, Raipur
Permanent account number of auditor or auditor's firm	ACTFS9006P
SRN of form ADT-1	F51368223
Date of signing audit report by auditors	30/09/2022
Date of signing of balance sheet by auditors	30/09/2022

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure in auditor's report explanatory [TextBlock]	Textual information (14) [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 (2)**Disclosure in auditors report relating to fixed assets**

(i) (A) According to the information and explanations given to us the Company is maintaining proper records showing full

(a) particulars, including quantitative details and situation of fixed assets.

(B) As per the records examined by us, there are no intangible assets in the books of the company and hence reporting under the clause 3(i)(a)(B) is not applicable to the company.

(b) As explained to us the Company has a regular programme of physical verification of its fixed assets by which fixed assets are verified in phased manner over a period of one year. In accordance with this programme, certain fixed assets were verified during the year and no material discrepancies were noticed on such verification. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets.

(c) According to the information and explanation given to us and on the basis of our examination of the records of the company, the title deeds of immovable properties, as disclosed in the financial statements, are held in the name of the company.

(d) Company has not revalued its Property, Plant, and Equipment or intangible assets or both during the year.

(e) According to information and explanation given to us, no any proceedings have been initiated or are pending against the company for holding any benami property under the Benami Transactions (Prohibitions) Act, 1988 and rules made there under.

Textual information (3)

Disclosure in auditors report relating to inventories

(ii) In our opinion and according to the information and explanation given to us, the company is not having any inventory hence this paragraph 3 (ii) (a) & (b) of the Order is not applicable during the year.

Textual information (4)

Disclosure in auditors report relating to loans

(iii) Based on the reports examined by us, the company has made investments in and provided loans and advances in the nature of loans, secured and unsecured to other parties during the year.

(a) As the principal business of the company is to give loans, reporting under clause 3 (iii)(a) of the order is not applicable on the company.

(b) Based on the records examined by us, the investments made and the loans and advances in the nature of loans granted are not prejudicial to the interest of the company.

(c) Based on the records examined by us, the schedule of repayment of principal and interest has been stipulated and the receipts are regular, except in case of the assets classified as Non Performing Assets in the Financial Statements.

(d) The total amount of interest overdue for the period specified amounts to Rs. 2,36,74,349 which has been reversed during the year and as per the explanations provided to us, the company has taken reasonable steps for the recovery of the same.

(e) The principal business of the company is to provide loans and hence reporting under this clause is not applicable to the company.

(f) Based on the information and explanations provided to us, the company has not provided any loans in the nature of loans either repayable on demand or without specifying the terms of repayment to promoters and related parties as defined under clause (76) of section 2 of the Companies Act, 2013.

Textual information (5)

Disclosure in auditors report relating to deposits accepted

(v) According to the explanation and information given to us, the Company has not accepted any deposits during the year within the meaning of section 73 to 76 of the Act and the rules framed there under to the extent notified.

Textual information (6)

Disclosure in auditors report relating to maintenance of cost records

(vi) The Central Govt. has not prescribed maintenance of cost records under section 148(1) of the Companies Act 2013 in respect of activities of the company. Accordingly, paragraph 3 (vi) of the Order is not applicable during the year.

Textual information (7)

Disclosure in auditors report relating to statutory dues [Text Block]

(vii) According to the information and explanations given to us and on the basis of our examination of the records of the (a) company, the company is regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty

(b) of customs, duty of excise, value added tax, cess and any other statutory dues to the appropriate authorities.

According to the information and explanation given to us and the records examined by us, there are no dues of Income Tax, Sales Tax, Service Tax, Duty of Customs, Duty of Excise and Value added tax outstanding on account of any dispute.

(viii) According to the information and explanations given to us, there are no such unrecorded transactions that have been surrendered or disclosed as income during the year in the tax assessment under the Income Tax Act, 1961.

Textual information (8)

Disclosure in auditors report relating to default in repayment of financial dues

(ix) According to the records of the company examined by us and the information and explanation given to us, the company (a) has not defaulted in repayment of loans or borrowings or payment of interest there on to any lender at any time during the year.

(b) According to the information or explanation given to us, the company has not been declared an willful defaulter by any bank or financial institutions.

(c) According to the information or explanation given to us, term loans have been utilized for the purpose they were obtained.

(d) According to the information obtained by us, no Funds that are short term in nature have been utilized for long term purposes.

(e) Based on the information provided us, the company has not taken any funds from an entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.

(f) As per the information provided to us the company has not raised any loan during the year on the pledge of securities held in subsidiaries, associates and Joint ventures.

Textual information (9)

Disclosure in auditors report relating to public offer and term loans used for purpose for which those were raised

(x) The company has not raised any money by way of initial public offer or further public offer (including debt (a) instruments) during the year.

(b) The company has not made any preferential allotment or private placement of shares or convertible debentures during the year.

Textual information (10)

Disclosure in auditors report relating to fraud by the company or on the company by its officers or its employees reported during period

(xi) According to the information and explanations given to us, no material fraud on or by the Company has been noticed or (a) reported during the course of our audit.

(b) No report under sub section (12) of section 143 of the Companies Act 2013 has been filed by the auditors.

(c) We have taken into consideration the whistle blower complaints received by the Company during the year (and up to the date of this report), while determining the nature, timing and extent of our audit procedures.

Textual information (11)

Disclosure in auditors report relating to Nidhi Company

(xii) In our opinion and according to the information and explanation given to us, the company is not a nidhi company.

Accordingly, paragraph 3 (xii) of the Order is not applicable during the year.

Textual information (12)

Disclosure in auditors report relating to transactions with related parties

(xiii) According to the information and explanation given to us and based on our examination of the records of the company, transactions with the related parties are in compliance with sections 177 and 188 of the Act wherever applicable and details of such transactions have been disclosed in the financial statement as required by the applicable accounting standard.

Textual information (13)

Disclosure in auditors report relating to non-cash transactions with directors or persons connected with him

(xv) According to the information and explanation given to us and based on our examination of the records of the company, the company has not entered into any non-cash transactions with directors or persons connected with them as prescribed under section 192 of the Act. Accordingly, paragraph 3 (xv) of the Order is not applicable during the year.

Textual information (14)

Disclosure in auditor's report explanatory [Text Block]

Independent Auditor's Report

To the Members of

SHRI RAM FINANCE CORPORATION PRIVATE LIMITED

Report on the Standalone Financial Statements

Opinion

We have audited the accompanying Standalone Financial Statements of SHRI RAM FINANCE CORPORATION PRIVATE LIMITED ("the Company"), which comprise the Balance Sheet as at March 31, 2022, the Statement of Profit and Loss and the Statement of Cash Flows for the year ended on that date, and notes to the Standalone Financial Statements including a summary of the significant accounting policies and other explanatory information (hereinafter referred to as " Standalone financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2022, the profit, and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the Standalone Financial Statements in accordance with the Standards on Auditing specified under section 143(10) of the Act (SAs) and directions issued by the Reserve Bank of India from time to time for Non Banking Financial Companies. Our responsibilities under those Standards are further described in the Auditor's Responsibilities 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) together with the independence requirements that are relevant to our audit of the Standalone Financial Statements under the provisions of the Act and the Rules made there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone 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 responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of

assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of 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 resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

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

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government in terms of Section 143(11) of the Act, we give in "Annexure A" a statement on the matters specified in paragraphs 3 and 4 of the Order.

2. 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 purposes of our audit.

b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

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

d) In our opinion, the aforesaid Standalone Financial Statements comply with the mandatory Accounting Standards referred to in section 133 of Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.

- e) On the basis of the written representations received from the directors as on March 31, 2022 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2022 from being appointed as a director in terms of Section 164 (2) of the Act.
- f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".
- g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, is not applicable to the Company.
- h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- I. The Company has disclosed the impact of pending litigations on its financial position in its Standalone Financial Statements - Refer Note 36 to the Financial Statements.
- II. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
- III. There is no liability on the part of the company to transfer any amount to Investor Education and Protection Fund.
- IV. a) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
- b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

Based on the audit procedures that have been considered reasonable and appropriate in the circumstances,

c) nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

As per our attached report of even date.

For, SSSD & Co

Chartered Accountants

FRN 02203C

Sd/-

Gaurav Ashok Baradia

Partner

Membership No. - 164479

Raipur, 30th September 2022

Annexure "A" to the Independent Auditor's Report

The Annexure referred to in paragraph "7" of our Independent Auditors' Report of even date to the members of the Company on the standalone financial statements for the year ended 31 March 2022, we report that:

(i) (A) According to the information and explanations given to us the Company is maintaining proper records showing full

(a) particulars, including quantitative details and situation of fixed assets.

(B) As per the records examined by us, there are no intangible assets in the books of the company and hence reporting under the clause 3(i)(a)(B) is not applicable to the company.

(b) As explained to us the Company has a regular programme of physical verification of its fixed assets by which fixed assets are verified in phased manner over a period of one year. In accordance with this programme, certain fixed assets were verified during the year and no material discrepancies were noticed on such verification. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets.

(c) According to the information and explanation given to us and on the basis of our examination of the records of the company, the title deeds of immovable properties, as disclosed in the financial statements, are held in the name of the company.

(d) Company has not revalued its Property, Plant, and Equipment or intangible assets or both during the year.

(e) According to information and explanation given to us, no any proceedings have been initiated or are pending against the company for holding any benami property under the Benami Transactions (Prohibitions) Act, 1988 and rules made there under.

(ii) In our opinion and according to the information and explanation given to us, the company is not having any inventory hence this paragraph 3 (ii) (a) & (b) of the Order is not applicable during the year.

(iii) Based on the reports examined by us, the company has made investments in and provided loans and advances in the nature of loans, secured and unsecured to other parties during the year.

(a) As the principal business of the company is to give loans, reporting under clause 3 (iii)(a) of the order is not applicable on the company.

(b) Based on the records examined by us, the investments made and the loans and advances in the nature of loans granted are not prejudicial to the interest of the company.

(c) Based on the records examined by us, the schedule of repayment of principal and interest has been stipulated and the receipts are regular, except in case of the assets classified as Non Performing Assets in the Financial Statements.

(d) The total amount of interest overdue for the period specified amounts to Rs. 2,36,74,349 which has been reversed during the year and as per the explanations provided to us, the company has taken reasonable steps for the recovery of the same.

(e) The principal business of the company is to provide loans and hence reporting under this clause is not applicable to the company.

(f) Based on the information and explanations provided to us, the company has not provided any loans in the nature of loans either repayable on demand or without specifying the terms of repayment to promoters and related parties as defined under clause (76) of section 2 of the Companies Act, 2013.

(iv) The company has granted loans in its ordinary course of business covered under the provisions of section 185 & 186 of the Act and complied the applicable procedures during the year.

(v) According to the explanation and information given to us, the Company has not accepted any deposits during the year within the meaning of section 73 to 76 of the Act and the rules framed there under to the extent notified.

(vi) The Central Govt. has not prescribed maintenance of cost records under section 148(1) of the Companies Act 2013 in

respect of activities of the company. Accordingly, paragraph 3 (vi) of the Order is not applicable during the year.

F.Y. 2021-22

(vii) According to the information and explanations given to us and on the basis of our examination of the records of the (a) company, the company is regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty

(b) of customs, duty of excise, value added tax, cess and any other statutory dues to the appropriate authorities.

According to the information and explanation given to us and the records examined by us, there are no dues of Income Tax, Sales Tax, Service Tax, Duty of Customs, Duty of Excise and Value added tax outstanding on account of any dispute.

(viii) According to the information and explanations given to us, there are no such unrecorded transactions that have been surrendered or disclosed as income during the year in the tax assessment under the Income Tax Act, 1961.

(ix) According to the records of the company examined by us and the information and explanation given to us, the company (a) has not defaulted in repayment of loans or borrowings or payment of interest there on to any lender at any time during the year.

(b) According to the information or explanation given to us, the company has not been declared a willful defaulter by any bank or financial institutions.

(c) According to the information or explanation given to us, term loans have been utilized for the purpose they were obtained.

(d) According to the information obtained by us, no Funds that are short term in nature have been utilized for long term purposes.

(e) Based on the information provided us, the company has not taken any funds from an entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.

(f) As per the information provided to us the company has not raised any loan during the year on the pledge of securities held in subsidiaries, associates and Joint ventures.

(x) The company has not raised any money by way of initial public offer or further public offer (including debt (a) instruments) during the year.

(b) The company has not made any preferential allotment or private placement of shares or convertible debentures during the year.

(xi) According to the information and explanations given to us, no material fraud on or by the Company has been noticed or (a) reported during the course of our audit.

(b) No report under sub section (12) of section 143 of the Companies Act 2013 has been filed by the auditors.

(c) We have taken into consideration the whistle blower complaints received by the Company during the year (and up to the date of this report), while determining the nature, timing and extent of our audit procedures.

(xii) In our opinion and according to the information and explanation given to us, the company is not a nidhi company.

Accordingly, paragraph 3 (xii) of the Order is not applicable during the year.

(xiii) According to the information and explanation given to us and based on our examination of the records of the company, transactions with the related parties are in compliance with sections 177 and 188 of the Act wherever applicable and details of such transactions have been disclosed in the financial statement as required by the applicable accounting standard.

(xiv) Based on the information and explanations given to us and based on the records examined by us, the company has an

(a) internal audit system commensurate with size and nature of it's business.

(b) During the course of statutory audit, the reports of internal auditor were taken into consideration and no adverse remark on the functioning of the company has been noticed in such report.

(xv) According to the information and explanation given to us and based on our examination of the records of the company, the company has not entered into any non-cash transactions with directors or persons connected with them as prescribed under section 192 of the Act. Accordingly, paragraph 3 (xv) of the Order is not applicable during the year.

(xvi) The company has obtained registration as an Asset Financing NBFC under section 45-IA with the registration number (a) B-03.00170 of the Reserve Bank of India Act 1934.

(b) The company has conducted Non Banking Financial activities with a valid certificate of registration from the Reserve Bank of India.

(c) Based on the records examined by us, the company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India.

(d) There are no companies falling within the ambit of group companies and hence reporting under the clause 3(xvi)(d) of the order is not applicable on the company.

(xvii) As per the records examined by us and the information provided to us, the company has not incurred any cash losses during the financial year or the immediately preceding financial year.

(xviii) There has been resignation of Statutory Auditors during the year. No objections, issues or concerns have been raised by the outgoing auditors.

(xix) On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, we are of the opinion that no material uncertainty exists as on the date of the audit report on the capability of the company in meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date

(xx) There is no requirement of transferring any amount to special account prescribed under section 135 of the Companies Act, 2013.

(xxi) The company is not a holding of any other company and therefore this clause is not applicable on the company.

As per our attached report of even date.

For, SSSD & Co

Chartered Accountants

FRN 02203C

Gaurav Ashok Baradia

Partner

Membership No. - 164479

Raipur, 30th September 2022

Annexure "B" to the Independent Auditor's Report:

Report on the Internal Financial Controls under Clause (i) of Sub-section-3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the Internal Financial controls over financial reporting of Shri Ram Finance Corporation Private Limited ("the Company") as of March 31, 2022 in conjunction with our audit of the financial statements of the Company for the year ended on the date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (ICAI). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, 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 Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance note") and the Standards on Auditing deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respect.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purpose in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting including those policies and procedures that (1) pertain to the maintenance of records that, in reasonable details, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; 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 statement.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evolution of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2022, based on the internal controls over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

As per our attached report of even date.

For, SSSD & Co

Chartered Accountants

FRN 02203C

Sd/-
Gaurav Ashok Baradia

Partner

Membership No. - 164479

Raipur, 30th September 2022

[400500] Disclosures - Secretarial audit report

Details of signatories of secretarial audit report [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Signatories of secretarial audit report [Axis]	SSA1
	01/04/2021 to 31/03/2022
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	Lucky 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 - 152, Swarnabhoomi, Vidhan Sabha Road, Saddoo, Raipur 492001,
Permanent account number of secretarial auditor or secretarial auditors firm	AUTPK6360J

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure in secretarial audit report explanatory [TextBlock]	Textual information (15) [See below]
Whether secretarial audit report is applicable on company	Yes
Whether secretarial audit report has been qualified or has any observation or other remarks	No

Textual information (15)

Disclosure in secretarial audit report explanatory [Text Block]

FORM MR-3

SECRETARIAL AUDIT REPORT

FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2022

[Pursuant to section 204(1) of the Companies Act, 2013 and rule no 9 of the

Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To,

The Members,

Shri Ram Finance Corporation Private Limited

Raipur, (C.G.) 492001

I have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by Shri Ram Finance Corporation Private Limited (CIN: U65100CT2004PTC016590) (hereinafter called 'the Company') covering the financial year ended on 31st March 2022 (hereinafter called 'the audit period'). The Company is a Private Limited company. Secretarial Audit was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts, statutory compliances and expressing my opinion thereon.

Based on my verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the Company and the information provided by the Company, its officers, agents and authorized representatives during conduct of the secretarial audit, I hereby report that in my opinion the Company has, during the audit period covering the financial year ended on 31st March 2022, complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter.

I have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on 31st March 2022, according to the provisions of:

(i) The Companies Act, 2013 (the Act) and the rules made there under;

Other laws as applicable specifically to the Company:

(ii) The Reserve Bank of India Act, 1934.

However, it was informed that there were no actions or events in pursuance of following statutes requiring any compliance thereof by the Company during the financial year:

(a) Foreign Exchange Management Act, 1999 and the rules and regulations made there under to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;

(b) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009;

(c) The Securities and Exchange Board of India (Employee Stock Option Scheme and Employee Stock Purchase Scheme) Guidelines, 1999;

(d) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;

(e) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009; and

(f) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 1998;

This is to further state that we have not scrutinized the compliances of following statutes which were applicable to according to the management, because it was explained by the management that there were no instances required to be checked during the financial year:

(a) Master Direction- Non-Banking Financial Company-Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016

(b) The Banking Regulation Act, 1949;

(c) Negotiable Instrument Act, 1881;

(d) The Payment of Bonus Act, 1956;

(e) The Indian Contract Act, 1872;

(f) The Transfer of Property Act, 1882;

(g) The Indian Stamp Act, 1899

(h) Prevention of Money Laundering Act, 2002

(i) The Electricity Act, 2003

I have also examined compliance with the applicable clauses or regulations of the following:

i. Secretarial Standards on Board Meetings and General Meetings issued by Institute of Company Secretaries of India ('The ICSI');

I report that during the period under review the Company has complied with the provisions of the Act, rules, regulations, guidelines, standards, etc. mentioned above subject to the following observations:

1. The Company has complied with the provisions of section 185 and section 186 of Companies Act 2013 in respect of grant of loan, making investment and providing guarantees and securities, as applicable except in respect of interest free loan totaling to Rs. 68,68,488/- to related parties which has been repaid during the year.

I further report that subject to above:

â®? The Board of Directors of the Company was duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors.

â®? Adequate notices were given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system found to exist for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

â®? Majority decision was carried through assent of the members, while the system permits the views of dissenting member views could be captured and recorded as part of the minutes and no such dissenting views received from the members.

I further report that there were adequate systems and processes in the company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines. The Company had deputed proper persons to ensure the timely compliances of laws applicable to the Company had deputed proper persons to ensure the timely compliances of laws applicable to the company or if timely was not done than appropriate additional fees was duly paid.

There were no other specific events/actions having a major bearing on the company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, standards, etc. referred to above.

For, Lucky Agrawal & Associates

Practicing Company Secretary

Sd/-
(CS Lucky Agrawal)

Proprietor

ACS no: 42464 C.P. No.: 15747

Date: 17/09/2022

UDIN: A042464D000989841

Place: Raipur

Note: This report is to be read with our letter of even date which is annexed as Annexure A and forms an integral part of this report.

Annexure A

To,

The Members

Shri Ram Finance Corporation Private Limited

Raipur, (C.G.) 492001

Our Secretarial audit report for the financial year 31st March 2022 is to be read along with this letter.

Management Responsibility

1. It is the responsibility of the Management of the Company to maintain Secretarial records, devise proper systems to ensure compliance with the provisions of all applicable laws and regulations and to ensure that the systems are adequate and operate effectively.

Auditors Responsibility

2. Our responsibility is to express an opinion on these secretarial records, standards and procedures followed by the Company with respect to secretarial compliances.

3. We believe that audit evidence and information obtained from the Company management is adequate and appropriate for us to provide a basis for our opinion.

4. Whenever required we have obtained the managements representation about the compliance of laws, rules and regulations and happenings of events etc.

5. The scope of our audit is limited to the laws applicable to the Company as per specifically informed by the management.

Disclaimer

6. The secretarial audit report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

7. We have not verified the correctness and appropriateness of financial records and books of accounts of the Company.

For, Lucky Agrawal & Associates

Practicing Company Secretary

Sd/-
(CS Lucky Agrawal)

Proprietor

ACS no: 42464 C.P. No.: 15747

Date: 17/09/2022

UDIN: A042464D000989841

Place: Raipur

[100100] Balance sheet

Unless otherwise specified, all monetary values are in Lakhs of INR

	31/03/2022	31/03/2021	31/03/2020
Balance sheet [Abstract]			
Equity and liabilities [Abstract]			
Shareholders' funds [Abstract]			
Share capital	1,548.07	1,312.99	1,312.99
Reserves and surplus	12,718.95	9,176.43	
Total shareholders' funds	14,267.02	10,489.42	
Share application money pending allotment	0	0	
Non-current liabilities [Abstract]			
Long-term borrowings	21,753.81	17,224.55	
Deferred tax liabilities (net)	0	0	
Other long-term liabilities	0	0	
Long-term provisions	341.64	256.77	
Total non-current liabilities	22,095.45	17,481.32	
Current liabilities [Abstract]			
Short-term borrowings	21,513.01	14,129.25	
Trade payables	390.47	428.95	
Other current liabilities	550.36	623.93	
Short-term provisions	266.2	204.41	
Total current liabilities	22,720.04	15,386.54	
Total equity and liabilities	59,082.51	43,357.28	
Assets [Abstract]			
Non-current assets [Abstract]			
Fixed assets [Abstract]			
Tangible assets	1,814.29	1,571.48	
Intangible assets	0	0	
Total fixed assets	1,814.29	1,571.48	
Non-current investments	0	0	
Deferred tax assets (net)	92.98	110.67	
Long-term loans and advances	20,308.1	13,675.48	
Other non-current assets	1,353.88	687.28	
Total non-current assets	23,569.25	16,044.91	
Current assets [Abstract]			
Current investments	84.27	0	
Inventories	0	0	
Trade receivables	0	0	
Cash and bank balances	3,755.87	2,299.66	
Short-term loans and advances	30,454.47	24,413.19	
Other current assets	1,218.65	599.52	
Total current assets	35,513.26	27,312.37	
Total assets	59,082.51	43,357.28	

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

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Directors signing financial statements [Axis]	DSBS1	DSBS2
	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022
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	GAURAV	GANESH
Middle name of director		KUMAR
Last name of director	BHATTAR	BHATTAR
Designation of director	Director	Director
Director identification number of director	01248032	01248202
Date of signing of financial statements by director	30/09/2022	30/09/2022

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Name of company secretary	RADHA BANSAL
Permanent account number of company secretary	CHEPB6902M
Date of signing of financial statements by company secretary	30/09/2022

[100400] Cash flow statement, indirect

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020
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	2,663.15	2,808.03	
Adjustments for reconcile profit (loss) [Abstract]			
Adjustments to profit (loss) [Abstract]			
Adjustments for finance costs	4,626.46	4,413.02	
Adjustments for depreciation and amortisation expense	266.46	286.06	
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	-2.15	0	
Other adjustments for which cash effects are investing or financing cash flow	(A) -11,573.82	(B) -11,947.83	
Other adjustments to reconcile profit (loss)	(C) 115.1	(D) 191.43	
Other adjustments for non-cash items	(E) 1,068.45	(F) 1,197.16	
Total adjustments to profit (loss)	-5,499.5	-5,860.16	
Adjustments for working capital [Abstract]			
Adjustments for decrease (increase) in other current assets	-13,926.12	1,012.27	
Adjustments for increase (decrease) in other current liabilities	-109.71	2,206.74	
Adjustments for provisions	8.61	188.88	
Total adjustments for working capital	-14,027.22	3,407.89	
Total adjustments for reconcile profit (loss)	-19,526.72	-2,452.27	
Net cash flows from (used in) operations	-16,863.57	355.76	
Interest paid	4,628.78	4,320.17	
Interest received	11,521.08	12,522.83	
Income taxes paid (refund)	700.11	676.55	
Net cash flows from (used in) operating activities before extraordinary items	-10,671.38	7,881.87	
Net cash flows from (used in) operating activities	-10,671.38	7,881.87	
Cash flows from used in investing activities [Abstract]			
Other cash payments to acquire equity or debt instruments of other entities	84.27	0	
Proceeds from sales of tangible assets	39.88	0	
Purchase of tangible assets	595.26	223.67	
Proceeds from sales of intangible assets	0	0	
Other inflows (outflows) of cash	-945.77	-157.23	
Net cash flows from (used in) investing activities before extraordinary items	-1,585.42	-380.9	
Net cash flows from (used in) investing activities	-1,585.42	-380.9	
Cash flows from used in financing activities [Abstract]			
Proceeds from issuing shares	235.08	0	
Proceeds from issuing debentures notes bonds etc	1,564.92	0	
Proceeds from borrowings	11,913.01	-6,344.79	
Net cash flows from (used in) financing activities before extraordinary items	13,713.01	-6,344.79	
Net cash flows from (used in) financing activities	13,713.01	-6,344.79	
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	1,456.21	1,156.18	
Net increase (decrease) in cash and cash equivalents	1,456.21	1,156.18	
Cash and cash equivalents cash flow statement at end of period	3,755.87	2,299.66	1,143.48

Footnotes

- (A) Interest Income on Loans and Fixed Deposits
 (B) Interest Income on Loans and Fixed Deposits
 (C) It includes Provision For Sub Standard Assets, Provision For Doubtful Assets, Provision for Standard Assets as per RBI
 (D) It includes Provision For Sub Standard Assets, Provision For Doubtful Assets, Provision for Standard Assets as per RBI
 (E) Bad debts Written off
 (F) Bad debts Written off

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

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of share capital [Axis]	Equity shares 1 [Member]			
	Shareholder 1 [Member]		Shareholder 2 [Member]	
Name of shareholder [Axis]	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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] 1,11,81,190	[shares] 83,11,530
Percentage of shareholding in company	19.68%	23.20%	72.23%	63.30%

Disclosure of classes of share capital [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of share capital [Axis]	Share capital [Member]			Equity shares [Member]
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022
Disclosure of classes of share capital [Abstract]				
Disclosure of classes of share capital [LineItems]				
Number of shares authorised	[shares] 1,65,00,000	[shares] 1,35,00,000		[shares] 1,65,00,000
Value of shares authorised	1,650	1,350		1,650
Number of shares issued	[shares] 1,54,80,713	[shares] 1,31,29,923		[shares] 1,54,80,713
Value of shares issued	1,548.07	1,312.99		1,548.07
Number of shares subscribed and fully paid	[shares] 1,54,80,713	[shares] 1,31,29,923		[shares] 1,54,80,713
Value of shares subscribed and fully paid	1,548.07	1,312.99		1,548.07
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] 1,54,80,713	[shares] 1,31,29,923		[shares] 1,54,80,713
Total value of shares subscribed	1,548.07	1,312.99		1,548.07
Value of shares paid-up [Abstract]				
Number of shares paid-up	[shares] 1,54,80,713	[shares] 1,31,29,923		[shares] 1,54,80,713
Value of shares called	1,548.07	1,312.99		1,548.07
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	1,548.07	1,312.99		1,548.07
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 other private placement	[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] 23,50,790	[shares] 0		[shares] 23,50,790
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] 23,50,790	[shares] 0		[shares] 23,50,790
Decrease in number of shares during period [Abstract]				
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] 23,50,790	[shares] 0		[shares] 23,50,790
Number of shares outstanding at end of period	[shares] 1,54,80,713	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,54,80,713
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 other private placement issue 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	235.08	0		235.08
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	235.08	0		235.08
Decrease in share capital during period [Abstract]				
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	235.08	0		235.08
Share capital at end of period	1,548.07	1,312.99	1,312.99	1,548.07
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
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
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

Disclosure of classes of share capital [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of share capital [Axis]	Equity shares [Member]		Equity shares 1 [Member]	
	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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] 1,65,00,000	[shares] 1,35,00,000
Value of shares authorised	1,350		1,650	1,350
Number of shares issued	[shares] 1,31,29,923		[shares] 1,54,80,713	[shares] 1,31,29,923
Value of shares issued	1,312.99		1,548.07	1,312.99
Number of shares subscribed and fully paid	[shares] 1,31,29,923		[shares] 1,54,80,713	[shares] 1,31,29,923
Value of shares subscribed and fully paid	1,312.99		1,548.07	1,312.99
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] 1,54,80,713	[shares] 1,31,29,923
Total value of shares subscribed	1,312.99		1,548.07	1,312.99
Value of shares paid-up [Abstract]				
Number of shares paid-up	[shares] 1,31,29,923		[shares] 1,54,80,713	[shares] 1,31,29,923
Value of shares called	1,312.99		1,548.07	1,312.99
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	1,312.99		1,548.07	1,312.99
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 other private placement	[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] 23,50,790	[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] 23,50,790	[shares] 0
Decrease in number of shares during period [Abstract]				
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] 23,50,790	[shares] 0
Number of shares outstanding at end of period	[shares] 1,31,29,923	[shares] 1,31,29,923	[shares] 1,54,80,713	[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 other private placement issue 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		235.08	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		235.08	0
Decrease in share capital during period [Abstract]				
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		235.08	0
Share capital at end of period	1,312.99	1,312.99	1,548.07	1,312.99
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
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
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

Disclosure of classes of share capital [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of share capital [Axis]	Equity shares 1 [Member]
	31/03/2020
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	1,312.99

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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 Lakhs of INR

Components of reserves [Axis]	Reserves [Member]			Securities premium account [Member]
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Profit (loss) for period	1,994.2	2,156.32		
Other additions to reserves	2,024.02	431.26		1,564.92
Total additions to reserves	4,018.22	2,587.58		1,564.92
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
Other utilisation of securities premium if permitted	0	0		0
Other deductions to reserves	475.7	431.26		0
Total deductions to reserves	475.7	431.26		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		
Transfer to general reserve	0	0		
Total appropriations for dividend, dividend tax and general reserve	0	0		
Total changes in reserves	3,542.52	2,156.32		1,564.92
Reserves at end of period	12,718.95	9,176.43	7,020.11	3,963.61

Statement of changes in reserves [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Components of reserves [Axis]	Securities premium account [Member]		Revaluation reserve [Member]	
	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022	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]				
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			
Other utilisation of securities premium if permitted	0			
Other deductions to reserves	0		76.86	0
Total deductions to reserves	0		76.86	0
Total changes in reserves	0		-76.86	0
Reserves at end of period	2,398.69	2,398.69	593.32	670.18

Statement of changes in reserves [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Components of reserves [Axis]	Revaluation reserve [Member]	Revaluation reserve fixed assets [Member]		
	31/03/2020	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Other additions to reserves		0	0	
Total additions to reserves		0	0	
Deductions to reserves [Abstract]				
Other deductions to reserves		(A) 76.86	0	
Total deductions to reserves		76.86	0	
Total changes in reserves		-76.86	0	
Reserves at end of period	670.18	593.32	670.18	670.18

(A) Represents revaluation reserve on fixed assets (Land) transferred to surplus pursuant to sale of underlying fixed assets (land).

Statement of changes in reserves [Table]

..(4)

Unless otherwise specified, all monetary values are in Lakhs of INR

Components of reserves [Axis]	Other reserves [Member]			Special reserve [Member]
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022
Statement of changes in reserves [Abstract]				
Statement of changes in reserves [LineItems]				
Changes in reserves [Abstract]				
Additions to reserves [Abstract]				
Other additions to reserves	398.84	431.26		398.84
Total additions to reserves	398.84	431.26		398.84
Deductions to reserves [Abstract]				
Other deductions to reserves	0	0		0
Total deductions to reserves	0	0		0
Total changes in reserves	398.84	431.26		398.84
Reserves at end of period	1,619.88	1,221.04	789.78	1,619.88

Statement of changes in reserves [Table]

..(5)

Unless otherwise specified, all monetary values are in Lakhs of INR

Components of reserves [Axis]	Special reserve [Member]		Surplus [Member]	
	01/04/2020 to 31/03/2021	31/03/2020	01/04/2021 to 31/03/2022	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			1,994.2	2,156.32
Other additions to reserves	431.26		(A) 60.26	0
Total additions to reserves	431.26		2,054.46	2,156.32
Deductions to reserves [Abstract]				
Other deductions to reserves	0		(B) 398.84	431.26
Total deductions to reserves	0		398.84	431.26
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
Transfer to general reserve			0	0
Total appropriations for dividend, dividend tax and general reserve			0	0
Total changes in reserves	431.26		1,655.62	1,725.06
Reserves at end of period	1,221.04	789.78	6,542.14	4,886.52

(A) Transfer from Revaluation reserve

(B) Transfer to statutory reserve as per Section 45-IC of The RBI Act, 1934

Statement of changes in reserves [Table]

..(6)

Unless otherwise specified, all monetary values are in Lakhs of INR

Components of reserves [Axis]	Surplus [Member]
	31/03/2020
Statement of changes in reserves [Abstract]	
Statement of changes in reserves [LineItems]	
Reserves at end of period	3,161.46

[200300] Notes - Borrowings**Classification of borrowings [Table]**

..(1)

Unless otherwise specified, all monetary values are in Lakhs of 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]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	2,000	3,000	0	1,500
Nature of security [Abstract]				
Nature of security	Please refer to the description as given in the child member.			
Terms of repayment of term loans and other loans	Please refer to the description as given in the child member.		Please refer to the description as given in the child member.	
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal		0		0
Outstanding amount of continuing default interest		0		0

Classification of borrowings [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of 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]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	2,000	3,000	0	1,500
Nature of security [Abstract]				
Nature of security	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			
Terms of repayment of term loans and other loans	Refer Note 5. LONG TERM BORROWINGS		Refer Note 5. LONG TERM BORROWINGS	
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal		0		0
Outstanding amount of continuing default interest		0		0

Classification of borrowings [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of 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]	
	01/04/2021 to 31/03/2022	31/03/2021	31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	6,913.1	3,148.6	1,000	1,000
Nature of security [Abstract]				
Nature of security	Refer Note 5. LONG TERM BORROWINGS			
Terms of repayment of term loans and other loans	Refer Note 5. LONG TERM BORROWINGS			
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal		0		0
Outstanding amount of continuing default interest		0		0

Classification of borrowings [Table]

..(4)

Unless otherwise specified, all monetary values are in Lakhs of 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]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	6,913.1	3,148.6	1,000	1,000
Nature of security [Abstract]				
Nature of security	Refer Note 5. LONG TERM BORROWINGS			
Terms of repayment of term loans and other loans	Refer Note 5. LONG TERM BORROWINGS		Refer Note 5. LONG TERM BORROWINGS	
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal		0		0
Outstanding amount of continuing default interest		0		0

Classification of borrowings [Table]

..(5)

Unless otherwise specified, all monetary values are in Lakhs of 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]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	11,730.61	8,039.88	11,730.61	8,039.88
Details on defaults on borrowings [Abstract]				
Outstanding amount of continuing default principal		0		0
Outstanding amount of continuing default interest		0		0

Classification of borrowings [Table]

..(6)

Unless otherwise specified, all monetary values are in Lakhs of 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]	31/03/2022	31/03/2021	31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	71.54	489.28	71.54	489.28

Classification of borrowings [Table]

..(7)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Long-term [Member]			
	Loans and advances from others [Member]		Other loans and advances [Member]	
Classification of borrowings [Axis]	Unsecured borrowings [Member]		Secured borrowings [Member]	
Subclassification of borrowings [Axis]	31/03/2022	31/03/2021	31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	0	0	38.56	46.79

Classification of borrowings [Table]

..(8)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Long-term [Member]			
	Loans taken for fixed assets [Member]		Loans taken for vehicles [Member]	
Classification of borrowings [Axis]	Secured borrowings [Member]		Secured borrowings [Member]	
Subclassification of borrowings [Axis]	01/04/2021 to 31/03/2022	31/03/2021	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	38.56	46.79	38.56	46.79
Nature of security [Abstract]				
Nature of security	Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly instalment starting from November 2019 & ending on October 2026		Secured by Hypothecation of Vehicle, Term loan is repayable in 84 monthly instalment starting from November 2019 & ending on October 2026	
Terms of repayment of term loans and other loans	Refer Note 5. LONG TERM BORROWINGS		Refer Note 5. LONG TERM BORROWINGS	

Classification of borrowings [Table]

..(9)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Short-term [Member]			
	Working capital loans from banks [Member]		Other loans and advances [Member]	
Classification of borrowings [Axis]	Secured borrowings [Member]		Secured borrowings [Member]	
Subclassification of borrowings [Axis]	01/04/2021 to 31/03/2022	31/03/2021	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [LineItems]				
Borrowings	3,387.9	567.17	18,125.11	13,562.08
Nature of security [Abstract]				
Nature of security	Refer Note 7. SHORT TERM BORROWINGS		Refer Note 7. SHORT TERM BORROWINGS	
Terms of repayment of term loans and other loans	Refer Note 7. SHORT TERM BORROWINGS		Refer Note 7. SHORT TERM BORROWINGS	

Classification of borrowings [Table]

..(10)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Short-term [Member]	
Classification of borrowings [Axis]	Other loans and advances, others [Member]	
Subclassification of borrowings [Axis]	Secured borrowings [Member]	
	01/04/2021 to 31/03/2022	31/03/2021
Borrowings notes [Abstract]		
Details of borrowings [Abstract]		
Details of borrowings [LineItems]		
Borrowings	18,125.11	13,562.08
Nature of security [Abstract]		
Nature of security	Refer Note 7. SHORT TERM BORROWINGS	
Terms of repayment of term loans and other loans	Refer Note 7. SHORT TERM BORROWINGS	

Details of bonds or debentures [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Details of bonds or debentures [Axis]	DBDI	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Borrowings notes [Abstract]		
Details of bonds or debentures [Abstract]		
Details of bonds or debentures [LineItems]		
Whether bonds or debentures	Debenture	Debenture
Nature of bond or debenture	Non-convertible	Non-convertible
Holder of bond or debenture	Others	Others
Rate of interest	14.37%	14.37%
Particulars of redemption or conversion	Textual information (16) [See below]	Textual information (17) [See below]
Nominal value per bond or debenture	[pure] 10,00,000	[pure] 10,00,000
Number of bonds or debentures	[pure] 200	[pure] 200
Amount of bonds or debentures issued during period	2,000	2,000
Number of allottees to whom bonds or debentures were issued	[pure] 1	[pure] 1

Textual information (16)**Particulars of redemption or conversion**

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 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) (iva) of Companies (Share Capital and Debentures) Rules, 2014 no DRR is required to be maintained in case of privately placed debentures by NBFCs.

Textual information (17)**Particulars of redemption or conversion**

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 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) (iva) of Companies (Share Capital and Debentures) Rules, 2014 no DRR is required to be maintained in case of privately placed debentures by NBFCs.

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

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]		Land [Member]		Office building [Member]	
	Owned assets [Member]		Owned assets [Member]		Owned assets [Member]	
Sub classes of tangible assets [Axis]	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of additional information tangible assets [Abstract]						
Disclosure of additional information tangible assets [LineItems]						
Depreciation method tangible assets	Please refer to the description as given in the child member.	Please refer to the description as given in the child member.	NA	NA	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)
Useful lives or depreciation rates tangible assets	Please refer to the description as given in the child member.	Please refer to the description as given in the child member.	NA	NA	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013

Disclosure of additional information tangible assets [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Motor vehicles [Member]		Office equipment [Member]		Computer equipments [Member]	
	Owned assets [Member]		Owned assets [Member]		Owned assets [Member]	
Sub classes of tangible assets [Axis]	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of additional information tangible assets [Abstract]						
Disclosure of additional information tangible assets [LineItems]						
Depreciation method tangible assets	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)
Useful lives or depreciation rates tangible assets	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013

Disclosure of additional information tangible assets [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Leasehold improvements [Member]	
Sub classes of tangible assets [Axis]	Owned assets [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of additional information tangible assets [Abstract]		
Disclosure of additional information tangible assets [LineItems]		
Depreciation method tangible assets	Depreciation is provided (WDV Method)	Depreciation is provided (WDV Method)
Useful lives or depreciation rates tangible assets	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013	useful life of the assets and scrap value (5% of the original cost) as prescribed in Schedule II to the Companies Act, 2013

Disclosure of tangible assets [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Company total tangible assets [Member]					
Sub classes of tangible assets [Axis]	Owned and leased assets [Member]					
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	595.27	223.67	595.27	223.67		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-266.47	-286.06			266.47	286.06
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	85.99	0	96.66	0	10.67	0
Total disposals tangible assets	85.99	0	96.66	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	242.81	-74.73	498.61	211.33	255.8	286.06
Tangible assets at end of period	1,814.29	1,571.48	3,152.39	2,653.78	1,338.1	1,082.3

Disclosure of tangible assets [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of 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]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	595.27	223.67	595.27	223.67		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-266.47	-286.06			266.47	286.06
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	85.99	0	96.66	0	10.67	0
Total disposals tangible assets	85.99	0	96.66	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	242.81	-74.73	498.61	211.33	255.8	286.06
Tangible assets at end of period	1,814.29	1,571.48	3,152.39	2,653.78	1,338.1	1,082.3

Disclosure of tangible assets [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Land [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	2.43	0	2.43	0		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-0	-0			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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	83.77	0	83.77	0	0	0
Total disposals tangible assets	83.77	0	83.77	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-81.34	0	-81.34	0	0	0
Tangible assets at end of period	721.28	802.62	721.28	802.62	0	0

Disclosure of tangible assets [Table]

..(4)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Land [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	2.43	0	2.43	0		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-0	-0			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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	83.77	0	83.77	0	0	0
Total disposals tangible assets	83.77	0	83.77	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-81.34	0	-81.34	0	0	0
Tangible assets at end of period	721.28	802.62	721.28	802.62	0	0

Disclosure of tangible assets [Table]

..(5)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Buildings [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	-3.45	-3.62			3.45	3.62
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-3.45	-3.62	0	0	3.45	3.62
Tangible assets at end of period	66.58	70.03	100.05	100.05	33.47	30.02

Disclosure of tangible assets [Table]

..(6)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Buildings [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	-3.45	-3.62			3.45	3.62
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-3.45	-3.62	0	0	3.45	3.62
Tangible assets at end of period	66.58	70.03	100.05	100.05	33.47	30.02

Disclosure of tangible assets [Table]

..(7)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Office building [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	-3.45	-3.62			3.45	3.62
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-3.45	-3.62	0	0	3.45	3.62
Tangible assets at end of period	66.58	70.03	100.05	100.05	33.47	30.02

Disclosure of tangible assets [Table]

..(8)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Office building [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	-3.45	-3.62			3.45	3.62
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-3.45	-3.62	0	0	3.45	3.62
Tangible assets at end of period	66.58	70.03	100.05	100.05	33.47	30.02

Disclosure of tangible assets [Table]

..(9)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Furniture and fixtures [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	117.47	107.34	117.47	107.34		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-73.26	-67.57			73.26	67.57
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	44.21	39.77	117.47	107.34	73.26	67.57
Tangible assets at end of period	310.9	266.69	545.74	428.27	234.84	161.58

Disclosure of tangible assets [Table]

..(10)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Furniture and fixtures [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	117.47	107.34	117.47	107.34		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-73.26	-67.57			73.26	67.57
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	44.21	39.77	117.47	107.34	73.26	67.57
Tangible assets at end of period	310.9	266.69	545.74	428.27	234.84	161.58

Disclosure of tangible assets [Table]

..(11)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Vehicles [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	96.59	0.46	96.59	0.46		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-26.22	-38.68			26.22	38.68
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	2.22	0	12.89	0	10.67	0
Total disposals tangible assets	2.22	0	12.89	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	68.15	-50.56	83.7	-11.88	15.55	38.68
Tangible assets at end of period	159.13	90.98	390.91	307.21	231.78	216.23

Disclosure of tangible assets [Table]

..(12)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis] Sub classes of tangible assets [Axis] Carrying amount accumulated depreciation and gross carrying amount [Axis]	Vehicles [Member]					
	Owned assets [Member]					
	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	96.59	0.46	96.59	0.46		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-26.22	-38.68			26.22	38.68
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	2.22	0	12.89	0	10.67	0
Total disposals tangible assets	2.22	0	12.89	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	68.15	-50.56	83.7	-11.88	15.55	38.68
Tangible assets at end of period	159.13	90.98	390.91	307.21	231.78	216.23

Disclosure of tangible assets [Table]

..(13)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Motor vehicles [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	96.59	0.46	96.59	0.46		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-26.22	-38.68			26.22	38.68
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	2.22	0	12.89	0	10.67	0
Total disposals tangible assets	2.22	0	12.89	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	68.15	-50.56	83.7	-11.88	15.55	38.68
Tangible assets at end of period	159.13	90.98	390.91	307.21	231.78	216.23

Disclosure of tangible assets [Table]

..(14)

Unless otherwise specified, all monetary values are in Lakhs of 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]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	96.59	0.46	96.59	0.46		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-26.22	-38.68			26.22	38.68
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	2.22	0	12.89	0	10.67	0
Total disposals tangible assets	2.22	0	12.89	0	10.67	0
Other adjustments tangible assets [Abstract]						
Increase (decrease) through net exchange differences tangible assets	0	0	0	0		
Other adjustments tangible assets, others	0	-12.34	0	-12.34	0	0
Total other adjustments tangible assets	0	-12.34	0	-12.34	0	0
Total changes in tangible assets	68.15	-50.56	83.7	-11.88	15.55	38.68
Tangible assets at end of period	159.13	90.98	390.91	307.21	231.78	216.23

Disclosure of tangible assets [Table]

..(15)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Office equipment [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	40.96	68.66	40.96	68.66		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-46.57	-42.54			46.57	42.54
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-5.61	26.12	40.96	68.66	46.57	42.54
Tangible assets at end of period	89.99	95.6	284.62	243.66	194.63	148.06

Disclosure of tangible assets [Table]

..(16)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Office equipment [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	40.96	68.66	40.96	68.66		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-46.57	-42.54			46.57	42.54
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-5.61	26.12	40.96	68.66	46.57	42.54
Tangible assets at end of period	89.99	95.6	284.62	243.66	194.63	148.06

Disclosure of tangible assets [Table]

..(17)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Computer equipments [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	330.39	35.28	330.39	35.28		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-75.53	-82.55			75.53	82.55
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	254.86	-47.27	330.39	35.28	75.53	82.55
Tangible assets at end of period	345.49	90.63	817.16	486.77	471.67	396.14

Disclosure of tangible assets [Table]

..(18)

Unless otherwise specified, all monetary values are in Lakhs of 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]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	330.39	35.28	330.39	35.28		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-75.53	-82.55			75.53	82.55
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	254.86	-47.27	330.39	35.28	75.53	82.55
Tangible assets at end of period	345.49	90.63	817.16	486.77	471.67	396.14

Disclosure of tangible assets [Table]

..(19)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Leasehold improvements [Member]					
	Owned and leased assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	7.43	11.93	7.43	11.93		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-41.44	-51.1			41.44	51.1
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-34.01	-39.17	7.43	11.93	41.44	51.1
Tangible assets at end of period	120.92	154.93	292.63	285.2	171.71	130.27

Disclosure of tangible assets [Table]

..(20)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of tangible assets [Axis]	Leasehold improvements [Member]					
	Owned assets [Member]					
Sub classes of tangible assets [Axis]	Carrying amount [Member]		Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	7.43	11.93	7.43	11.93		
Acquisitions through business combinations tangible assets	0	0	0	0		
Depreciation tangible assets	-41.44	-51.1			41.44	51.1
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	0	0		
Disposals tangible assets [Abstract]						
Disposals tangible assets through demergers	0	0	0	0	0	0
Disposals tangible assets, others	0	0	0	0	0	0
Total disposals tangible assets	0	0	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	0	0
Total other adjustments tangible assets	0	0	0	0	0	0
Total changes in tangible assets	-34.01	-39.17	7.43	11.93	41.44	51.1
Tangible assets at end of period	120.92	154.93	292.63	285.2	171.71	130.27

[201100] Notes - Intangible assets

Disclosure of intangible assets [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classes of intangible assets [Axis]	Company total intangible assets [Member]	
	Internally generated and other than internally generated intangible assets [Member]	
Sub classes of intangible assets [Axis]	Carrying amount [Member]	
	31/03/2022	31/03/2021
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]		
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

[200400] Notes - Non-current investments

Unless otherwise specified, all monetary values are in Lakhs of INR

	31/03/2022	31/03/2021
Disclosure of notes on non-current investments explanatory [TextBlock]		
Aggregate amount of quoted non-current investments	0	0
Market value of quoted non-current investments	0	0
Aggregate amount of unquoted non-current investments	0	0
Aggregate provision for diminution in value of non-current investments	0	0

[200500] Notes - Current investments**Details of current investments [Table]**

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI1		CCI2	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	1.43	0	0.67	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Advanced Enzyme Technologies Ltd	Advanced Enzyme Technologies Ltd	Chennai Petroleum Corporation Limited	Chennai Petroleum Corporation Limited

Details of current investments [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI3		CCI4	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	21.05	0	0.41	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Edelweiss Financial Services	Edelweiss Financial Services	Electrosteel Castings Limited	Electrosteel Castings Limited

Details of current investments [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI5		CCI6	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	0.34	0	0.52	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Future Retail Ltd	Future Retail Ltd	Gayatri Projects Ltd	Gayatri Projects Ltd

Details of current investments [Table]

..(4)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI7		CCI8	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	4.24	0	0.44	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	L&T Finance Holdings Ltd	L&T Finance Holdings Ltd	M a n Infraconstruction Ltd	M a n Infraconstruction Ltd

Details of current investments [Table]

..(5)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI9		CCI10	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	1.1	0	0.9	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Nahar Industrial Enterprises Limited	Nahar Industrial Enterprises Limited	Navkar Corporation Ltd	Navkar Corporation Ltd

Details of current investments [Table]

..(6)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI11		CCI12	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	23.01	0	9.98	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Nagarjuna construction company	Nagarjuna construction company	PAYTM	PAYTM

Details of current investments [Table]

..(7)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI13		CCI14	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	18.7	0	0.01	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Rain Industries Ltd	Rain Industries Ltd	Repro India Limited	Repro India Limited

Details of current investments [Table]

..(8)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCI15		CCI16	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [LineItems]				
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	0.45	0	0.59	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Steel Authority of India	Steel Authority of India	Schneider Electric	Schneider Electric

Details of current investments [Table]

..(9)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of current investments [Axis]	CCII7	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Current investments [Abstract]		
Disclosure of details of current investments [Abstract]		
Details of current investments [LineItems]		
Type of current investments	Investment in other Indian companies equity instruments	Investment in other Indian companies equity instruments
Class of current investments	Current investments	Current investments
Nature of current investments	Refer Note 14. CURRENT INVESTMENTS:-	Refer Note 14. CURRENT INVESTMENTS:-
Current investments	0.43	0
Basis of valuation of current investments	Valued at Cost	Valued at Cost
Name of body corporate in whom investment has been made	Shriram Properties Ltd	Shriram Properties Ltd

Unless otherwise specified, all monetary values are in Lakhs of INR

	31/03/2022	31/03/2021
Disclosure of notes on current investments explanatory [TextBlock]		
Aggregate amount of quoted current investments	84.27	0
Market value of quoted current investments	90.44	0
Aggregate amount of unquoted current investments	0	0
Aggregate provision for diminution in value of current investments	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 Lakhs of INR

Classification based on time period [Axis]	Long-term [Member]		Short-term [Member]	
	31/03/2022	31/03/2021	31/03/2022	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	166.88	160.58	4.13	1.81
Total provisions for employee benefits	166.88	160.58	4.13	1.81
Provision for corporate tax [Abstract]				
Provision for current tax	0	0	0	30.67
Total provision for corporate tax	0	0	0	30.67
CSR expenditure provision	0	0	0	0
Other provisions	174.76	96.19	262.07	171.93
Total provisions	341.64	256.77	266.2	204.41

Loans and advances [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Long-term [Member]			
Classification of loans and advances [Axis]	Loans advances given other related parties [Member]			
Classification of assets based on security [Axis]	Secured considered good [Member]		Unsecured considered good [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
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	(A) 15,927.47	(B) 11,258.34	4,380.63	2,417.14
Allowance for bad and doubtful loans and advances	0	0	0	0
Loans and advances	15,927.47	11,258.34	4,380.63	2,417.14
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

Footnotes

(A) Refer Note 11. LOANS AND ADVANCES

(B) Refer Note 11. LOANS AND ADVANCES

Loans and advances [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Long-term [Member]		Short-term [Member]	
	Loans advances given other related parties [Member]		Loans advances given other related parties [Member]	
Classification of assets based on security [Axis]	Doubtful [Member]		Secured considered good [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
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	109.42	105.93	(A) 28,231.2	23,558.01
Allowance for bad and doubtful loans and advances	109.42	105.93	0	0
Loans and advances	0	0	28,231.2	23,558.01
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

Footnotes

(A) Refer Note 11. LOANS AND ADVANCES

Loans and advances [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification based on time period [Axis]	Short-term [Member]			
Classification of loans and advances [Axis]	Loans advances given other related parties [Member]			
Classification of assets based on security [Axis]	Unsecured considered good [Member]		Doubtful [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
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	2,223.27	855.18	164.09	105.93
Allowance for bad and doubtful loans and advances	0	0	164.09	105.93
Loans and advances	2,223.27	855.18	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 Lakhs of INR

Classification of assets based on security [Axis]	Classification of assets based on security [Member]		Unsecured considered good [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
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]				
Trade receivables, gross	0	0	0	0
Allowance for bad and doubtful debts	0	0	0	0
Total trade receivables	0	0	0	0
Details of trade receivables due by directors, other officers or others [Abstract]				
Trade receivables due by directors			0	0
Trade receivables due by other officers			0	0
Trade receivables due by others			0	0
Total trade receivables due by directors, other officers or others			0	0
Details of trade receivables due by firms or companies in which any director is partner or director [Abstract]				
Trade receivables due by firms in which any director is partner			0	0
Trade receivables due by private companies in which any director is director			0	0
Trade receivables due by private companies in which any director is member			0	0
Total trade receivables due by firms or companies in which any director is partner or director			0	0

Classification of long-term trade receivables [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of assets based on security [Axis]	Classification of assets based on security [Member]		Unsecured considered good [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
Subclassification and notes on liabilities and assets [Abstract]				
Other non-current assets notes [Abstract]				
Other non-current assets [Abstract]				
Long-term trade receivables [Abstract]				
Long-term trade receivables [LineItems]				
Breakup of long-term trade receivables [Abstract]				
Long-term trade receivables, gross	0	0	0	0
Allowances for bad and doubtful debts	0	0	0	0
Total long-term trade receivables	0	0	0	0
Details of long-term trade receivables due by directors, other officers or others [Abstract]				
Long-term trade receivables due by directors			0	0
Long-term trade receivables due by other officers			0	0
Long-term trade receivables due by others			0	0
Total long-term trade receivables due by directors, other officers or others			0	0
Details of long-term trade receivables due by firms or companies in which any director is partner or director [Abstract]				
Long-term trade receivables due by firms in which any director is partner			0	0
Long-term trade receivables due by private companies in which any director is director			0	0
Long-term trade receivables due by private companies in which any director is member			0	0
Total long-term trade receivables due by firms or companies in which any director is partner or director			0	0

Classification of long-term trade receivables [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of assets based on security [Axis]	Doubtful [Member]	
	31/03/2022	31/03/2021
Subclassification and notes on liabilities and assets [Abstract]		
Other non-current assets notes [Abstract]		
Other non-current assets [Abstract]		
Long-term trade receivables [Abstract]		
Long-term trade receivables [LineItems]		
Breakup of long-term trade receivables [Abstract]		
Long-term trade receivables, gross	0	0
Allowances for bad and doubtful debts	0	0
Total long-term trade receivables	0	0
Details of long-term trade receivables due by directors, other officers or others [Abstract]		
Long-term trade receivables due by directors	0	0
Long-term trade receivables due by other officers	0	0
Long-term trade receivables due by others	0	0
Total long-term trade receivables due by directors, other officers or others	0	0
Details of long-term trade receivables due by firms or companies in which any director is partner or director [Abstract]		
Long-term trade receivables due by firms in which any director is partner	0	0
Long-term trade receivables due by private companies in which any director is director	0	0
Long-term trade receivables due by private companies in which any director is member	0	0
Total long-term trade receivables due by firms or companies in which any director is partner or director	0	0

Classification of inventories [Table]

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of inventories [Axis]	Company total inventories [Member]		Raw materials [Member]	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Subclassification and notes on liabilities and assets [Abstract]				
Inventories notes [Abstract]				
Inventories [Abstract]				
Classification of inventories [Abstract]				
Details of inventories [LineItems]				
Inventories	0	0	0	0
Goods in transit	0	0	0	0
Mode of valuation	NA	NA	NA	NA

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of subclassification and notes on liabilities and assets explanatory [TextBlock]		
Trade payables, long-term	0	0
Total other long-term liabilities	0	0
Nature of other provisions	Contingent Provision for Standard Assets	Contingent Provision for Standard Assets
Current maturities of long-term debt	0	0
Interest accrued but not due on borrowings	90.53	92.85
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	69.88	33.34
Security deposits refundable, current	1.13	0.98
Total deposits refundable current	1.13	0.98
Public deposit payable, current	0	0
Total other payables, current	71.01	34.32
Other advance received	(A) 278.74	328.81
Current liabilities portion of share application money pending allotment	0	0
Other current liabilities, others	110.08	167.95
Total other current liabilities	550.36	623.93
Other non-current assets, others	(B) 1,353.88	687.28
Total other non-current assets	1,353.88	687.28
Nature of other non-current assets, others	Refer Note 13. OTHER ASSETS	Refer Note 13. OTHER ASSETS
Aggregate amount of trade receivables outstanding for period exceeding six months	0	0
Fixed deposits with banks	0	0
Other balances with banks	(C) 3,073.42	1,765.07
Total balance with banks	3,073.42	1,765.07
Cash on hand	682.45	534.59
Total cash and cash equivalents	3,755.87	2,299.66
Total cash and bank balances	3,755.87	2,299.66
Balances held with banks to extent held as margin money	0	0
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	(D) 1,218.65	599.52
Total other current assets	1,218.65	599.52
Nature of other current assets	Refer Note 13. OTHER ASSETS	Refer Note 13. OTHER ASSETS

Footnotes

(A) Payable to Dealers

(B) Refer Note 13. OTHER ASSETS:-

(C) Includes credit balance in certain cash credit accounts.

(D) Refer Note 13. OTHER ASSETS:-

[200700] Notes - Additional disclosures on balance sheet

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of additional balance sheet notes explanatory [TextBlock]		
Guarantees	11.09	173.9
Other money for which company is contingently liable	690.35	690.35
Total contingent liabilities	701.44	864.25
Total contingent liabilities and commitments	701.44	864.25
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	14,267.02	10,489.42
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 Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure of accounting policies, change in accounting policies and changes in estimates explanatory [TextBlock]	Textual information (18) [See below]

Textual information (18)

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

Notes forming part of the financial statement for the year ended 31st March 2022

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'). These 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.

These financial statements are not for general purpose and have been prepared solely for reference of the Board of Directors of the Company and shall not be distributed to or used by other parties.

b. Use of Estimates

The preparation of financial statements ("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 450 days	100% of 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.

[201700] Notes - Government grants

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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 Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure of employee benefits explanatory [TextBlock]	Textual information (19) [See below]

Textual information (19)**Disclosure of employee benefits explanatory [Text Block]**

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 provident 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.

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

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Categories of related parties [Axis]	CRP1		CRP2	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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 KUMAR BHATTAR	GANESH KUMAR 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	Remuneration	Remuneration	Remuneration	Remuneration
Related party transactions [Abstract]				
Leases as lessee related party transactions	49.96	27.96	31.73	25.4
Advances given during year related party transactions	55.25	295.35	0	0
Advances taken during year related party transactions	1,960.41	142.3	156.26	57.24
Interest received during year related party transactions	6.32	5.34	1.93	2.49
Interest paid during year related party transactions	53.58	7.16	7.66	6.11
Transaction relating to key management personnel [Abstract]				
Remuneration for key managerial personnel	66	48	66	18
Amount written off during period in respect of debts due from related parties	0	0	0	0
Amount written back during period in respect of debts due to related parties	0	0	0	0

Disclosure of relationship and transactions between related parties [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Categories of related parties [Axis]	CRP3		CRP4	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of relationship and transactions between related parties [Abstract]				
Disclosure of relationship and transactions between related parties [LineItems]				
Name of related party	S A R L A BHATTAR	SARLA BHATTAR	SWATI BHATTAR	SWATI BHATTAR
Country of incorporation or residence of related party	INDIA	INDIA	INDIA	INDIA
Permanent account number of related party	ADDPB8851E	ADDPB8851E	AKEPB3018K	AKEPB3018K
Description of nature of related party relationship	Relatives of Key management personnel	Relatives of Key management personnel	Relatives of Key management personnel	Relatives of Key management personnel
Description of nature of transactions with related party	Refer Note 33. Related Parties	Refer Note 33. Related Parties	Refer Note 33. Related Parties	Refer Note 33. Related Parties
Related party transactions [Abstract]				
Leases as lessee related party transactions	48.6	48.6	48.6	48.6
Advances given during year related party transactions	0	47.44	0	35.54
Advances taken during year related party transactions	39	0	28.77	0
Interest received during year related party transactions	0	1.34	0	1.15
Interest paid during year related party transactions	2.79	0	1.13	0
Amount written off during period in respect of debts due from related parties	0	0	0	0
Amount written back during period in respect of debts due to related parties	0	0	0	0

Disclosure of relationship and transactions between related parties [Table]

..(3)

Unless otherwise specified, all monetary values are in Lakhs of INR

Categories of related parties [Axis]	CRP5	
	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of relationship and transactions between related parties [Abstract]		
Disclosure of relationship and transactions between related parties [LineItems]		
Name of related party	N A R E S H BHATTAR	N A R E S H BHATTAR
Country of incorporation or residence of related party	INDIA	INDIA
Permanent account number of related party	ADDPB8852H	ADDPB8852H
Description of nature of related party relationship	Relatives of Key management personnel	Relatives of Key management personnel
Description of nature of transactions with related party	Refer Note 33. Related Parties	Refer Note 33. Related Parties
Amount written off during period in respect of debts due from related parties	0	0
Amount written back during period in respect of debts due to related parties	0	0

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of notes on related party explanatory [TextBlock]		
Whether there are any related party transactions during year	Yes	Yes
Whether company is subsidiary company	No	No

[201400] Notes - Leases**Disclosure of minimum operating lease payments by lessee [Table]**

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Maturity [Axis]	Not later than one year [Member]		Later than one year and not later than five years [Member]	
	31/03/2022	31/03/2021	31/03/2022	31/03/2021
Disclosure of finance lease and operating lease by lessee [Abstract]				
Disclosure of operating lease by lessee [Abstract]				
Disclosure of minimum operating lease payments by lessee [Abstract]				
Disclosure of operating lease by lessee [LineItems]				
Minimum operating lease payments payable	97.2	97.2	388.8	388.8

Disclosure of minimum operating lease payments by lessee [Table]

..(2)

Unless otherwise specified, all monetary values are in Lakhs of INR

Maturity [Axis]	Later than five years [Member]	
	31/03/2022	31/03/2021
Disclosure of finance lease and operating lease by lessee [Abstract]		
Disclosure of operating lease by lessee [Abstract]		
Disclosure of minimum operating lease payments by lessee [Abstract]		
Disclosure of operating lease by lessee [LineItems]		
Minimum operating lease payments payable	97.2	194.4

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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 Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Disclosure of earnings per share explanatory [TextBlock]		
Weighted average shares and adjusted weighted average shares [Abstract]		
Basic weighted average shares	[shares] 1,31,36,364	[shares] 1,31,29,923
Diluted weighted average shares	[shares] 1,31,36,364	[shares] 1,31,29,923
Adjustments of numerator to calculate basic earnings per share [Abstract]		
Numerator to calculate basic earnings per share	1,994.2	2,156.32
Profit (loss) for period	1,994.2	2,156.32
Adjustments of numerator to calculate diluted earnings per share [Abstract]		
Numerator to calculate diluted earnings per share	1,994.2	2,156.32
Profit (loss) for period	1,994.2	2,156.32

[202800] Notes - Subsidiary information

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
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

[201900] Notes - Income taxes

Unless otherwise specified, all monetary values are in Lakhs of INR

	31/03/2022	31/03/2021
Disclosure of notes on income taxes explanatory [TextBlock]		
Disclosure of breakup of deferred tax assets and deferred tax liabilities [Abstract]		
Components of deferred tax assets [Abstract]		
Deferred tax asset, depreciation	92.98	110.67
Total deferred tax assets	92.98	110.67

[202400] Notes - Investments in associates

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
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

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

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
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 Lakhs of INR

Classes of other provisions [Axis]	Miscellaneous other provisions [Member]
	31/03/2021
Disclosure of other provisions [Abstract]	
Disclosure of other provisions [LineItems]	
Reconciliation of changes in other provisions [Abstract]	
Other provisions at end of period	2,68,10,990

[202700] Notes - Cash flow statements

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021	31/03/2020
Disclosure of cash flow statement explanatory [TextBlock]			
Cash and cash equivalents if different from balance sheet [Abstract]			
Cash and cash equivalents cash flow statement	3,755.87	2,299.66	1,143.48
Bank overdrafts classified as cash equivalents	0	0	
Other differences to cash and cash equivalents in statement of cash flows	0	0	
Total cash and cash equivalents	3,755.87	2,299.66	
Income taxes paid (refund) [Abstract]			
Income taxes paid (refund), classified as operating activities	700.11	676.55	
Total income taxes paid (refund)	700.11	676.55	

[100200] Statement of profit and loss

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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	0	0
Total revenue from operations other than finance company	0	0
Disclosure of revenue from operations for finance company [Abstract]		
Revenue from interest	11,521.08	11,171.1
Revenue from other financial services	771.67	776.73
Total revenue from operations finance company	12,292.75	11,947.83
Total revenue from operations	12,292.75	11,947.83
Other income	145.22	79.35
Total revenue	12,437.97	12,027.18
Expenses [Abstract]		
Cost of materials consumed	0	0
Purchases of stock-in-trade	0	0
Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
Employee benefit expense	2,348.05	2,125.11
Finance costs	4,626.46	4,391.63
Depreciation, depletion and amortisation expense [Abstract]		
Depreciation expense	266.45	286.06
Amortisation expense	0	0
Depletion expense	0	0
Total depreciation, depletion and amortisation expense	266.45	286.06
CSR expenditure	51.08	33.73
Other expenses	2,482.78	2,382.62
Total expenses	9,774.82	9,219.15
Total profit before prior period items, exceptional items, extraordinary items and tax	2,663.15	2,808.03
Exceptional items before tax	0	0
Total profit before extraordinary items and tax	2,663.15	2,808.03
Extraordinary items before tax	0	0
Total profit before tax	2,663.15	2,808.03
Tax expense [Abstract]		
Current tax	651.27	676.38
Deferred tax	17.68	-24.67
Total tax expense	668.95	651.71
Total profit (loss) for period from continuing operations	1,994.2	2,156.32
Total profit (loss) for period before minority interest	1,994.2	2,156.32
Total profit (loss) for period	1,994.2	2,156.32
Earnings per equity share [Abstract]		
Basic earning per equity share	[INR/shares] 15.18	[INR/shares] 16.42
Diluted earnings per equity share	[INR/shares] 15.18	[INR/shares] 16.42

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

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
Subclassification and notes on income and expense explanatory [TextBlock]		
Disclosure of revenue from sale of products [Abstract]		
Revenue from sale of products [Abstract]		
Revenue from sale of products, gross	0	0
Total revenue from sale of products	0	0
Disclosure of revenue from sale of services [Abstract]		
Revenue from sale of services [Abstract]		
Revenue from sale of services, gross	0	0
Total revenue from sale of services	0	0
Disclosure of other income [Abstract]		
Interest income [Abstract]		
Interest income on current investments [Abstract]		
Interest on fixed deposits, current investments	0	0
Total interest income on current investments	0	0
Total interest income	0	0
Dividend income [Abstract]		
Dividend income current investments [Abstract]		
Dividend income current investments from subsidiaries	0	0
Total dividend income current investments	0	0
Total dividend income	0	0
Other non-operating income [Abstract]		
Miscellaneous other non-operating income	(A) 145.22	79.35
Total other non-operating income	145.22	79.35
Total other income	145.22	79.35
Disclosure of finance cost [Abstract]		
Interest expense [Abstract]		
Interest expense long-term loans [Abstract]		
Interest expense long-term loans, banks	4,134.8	4,055.69
Interest expense long-term loans, others	141.17	80.45
Total interest expense long-term loans	4,275.97	4,136.14
Total interest expense	4,275.97	4,136.14
Other borrowing costs	350.49	255.49
Total finance costs	4,626.46	4,391.63
Employee benefit expense [Abstract]		
Salaries and wages	2,045.14	1,931.29
Managerial remuneration [Abstract]		
Remuneration to directors [Abstract]		
Salary to directors	66	66
Total remuneration to directors	66	66
Total managerial remuneration	66	66
Contribution to provident and other funds [Abstract]		
Contribution to provident and other funds for others	127.65	66.68
Total contribution to provident and other funds	127.65	66.68
Employee medical insurance expenses	43.78	31.31
Staff welfare expense	65.48	29.83
Total employee benefit expense	2,348.05	2,125.11
Breakup of other expenses [Abstract]		
Consumption of stores and spare parts	0	0
Power and fuel	0	0
Rent	408.82	379.9
Repairs to building	0	0
Repairs to machinery	97.13	69.18
Insurance	0	0
Rates and taxes excluding taxes on income [Abstract]		
Cost taxes other levies by government local authorities	57.26	44.3
Total rates and taxes excluding taxes on income	57.26	44.3
Electricity expenses	35.01	35.22
Telephone postage	98.83	42.95
Printing stationery	51.12	52.34

Travelling conveyance	31.43	16.57
Legal professional charges	108.25	56.87
Vehicle running expenses	191.88	83.77
Directors sitting fees	0	0
Advertising promotional expenses	11.5	8.06
Commission paid other selling agents	76	25.32
Cost repairs maintenance other assets	19.75	25.46
Cost transportation [Abstract]		
Cost other transporting	(B) 2.6	2.47
Total cost transportation	2.6	2.47
Provision bad doubtful debts created	0	0
Provision bad doubtful loans advances created	(C) 1,183.56	1,388.59
Write-off assets [Abstract]		
Miscellaneous expenditure written off [Abstract]		
Other miscellaneous expenditure written off	0	0
Total miscellaneous expenditure written off	0	0
Bad debts written off	0	0
Bad debts advances written off	0	0
Total write-off assets	0	0
Loss on disposal of intangible asset	0	0
Loss on disposal, discard, demolition and destruction of depreciable tangible asset	0	0
Payments to auditor [Abstract]		
Payment for audit services	4	19.5
Payment for other services	0	1
Total payments to auditor	4	20.5
Miscellaneous expenses	(D) 105.64	(E) 131.12
Total other expenses	2,482.78	2,382.62
Current tax [Abstract]		
Current tax pertaining to previous years	0	0
Current tax pertaining to current year	651.27	676.38
MAT credit recognised during year	0	0
Total current tax	651.27	676.38

Footnotes

(A) Other income primarily includes insurance fees income, profit on sale of fixed assets and spread income on the business correspondence portfolio.

(B) Seized Vehicle Transportation

(C) Provisions & Write offs (Refer Note 20. PROVISIONS & WRITE OFFS)

(D) It includes Office Expenses, General Expenses

(E) It includes Office Expenses, General Expenses

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

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022	01/04/2020 to 31/03/2021
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 extraordinary items before tax	0	0
Total exceptional and extraordinary items	0	0
Total prior period items after tax	0	0
Total gross income from services rendered	0	0
Expenditure on dividend paid	0	0
Total expenditure in foreign currency	0	0
Special dividend remitted in foreign currency	0	0
Total amount of dividend remitted in foreign currency	0	0
Earnings on dividend	0	0
Total earnings on interest and dividend	0	0
Total earnings in foreign currency	0	0
Domestic sale manufactured goods	0	0
Total domestic turnover goods, gross	0	0
Total revenue from sale of products	0	0
Domestic revenue services	0	0
Total revenue from sale of services	0	0
Gross value of transaction with related parties as per AS-18	66	66
Bad debts of related parties as per AS-18	0	0

[300100] Notes - Revenue

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure of revenue explanatory [TextBlock]	Textual information (20) [See below]

Textual information (20)**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.

[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 Lakhs of INR

Key managerial personnels and directors [Axis]	KMP1	KMP2	KMP3	KMP4
	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022
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	HARSH KUMAR MAHESHWARY	GAURAV BHATTAR	GANESH KUMAR BHATTAR	RADHA BANSAL
Director identification number of key managerial personnel or director	00088660	01248032	01248202	
Permanent account number of key managerial personnel or director	AAZPM5674P	AEDPB4738F	ADDPB8849E	CHEPB6902M
Date of birth of key managerial personnel or director	04/02/1950	21/02/1981	04/02/1955	10/10/1991
Designation of key managerial personnel or director	Director	Director	Director	Company Secretary
Qualification of key managerial personnel or director	Graduate	Graduate	Graduate	CS
Shares held by key managerial personnel or director	[shares] 0	[shares] 1,11,81,190	[shares] 30,46,343	[shares] 0
Key managerial personnel or director remuneration [Abstract]				
Gross salary to key managerial personnel or director [Abstract]				
Salary key managerial personnel or director	0	66	66	5.29
Perquisites key managerial personnel or director	0	0	0	0
Profits in lieu of salary key managerial personnel or director	0	0	0	0
Gross salary to key managerial personnel or director	0	66	66	5.29
Sitting fees key managerial personnel or director	0	0	0	0
Sweat equity key managerial personnel or director	0	0	0	0
Commission as percentage of profit key managerial personnel or director	0	0	0	0
Total key managerial personnel or director remuneration	0	66	66	5.29
Ceiling as per act key managerial personnel or director remuneration	0	0	0	0

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

..(1)

Unless otherwise specified, all monetary values are in Lakhs of INR

Classification of CSR spending [Axis]	CSR1 01/04/2021 to 31/03/2022	CSR2 01/04/2021 to 31/03/2022	CSR3 01/04/2021 to 31/03/2022	CSR4 01/04/2021 to 31/03/2022
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 Project	Ongoing Project	Ongoing Project	Ongoing Project
Sector in which project is covered	Education	Health care	Education	Training to promote sports
Whether projects or programs undertaken in local area or other	Yes	Yes	Yes	Yes
Name of state or union territory where projects or programs was undertaken	Chandigarh	Chandigarh	Chandigarh	Chandigarh
Name of district where projects or programs was undertaken	Dist- Raipur (C.G.)	Dist- Raipur (C.G.)	Dist- Raipur (C.G.)	Dist- Raipur (C.G.)
Budget amount outlay project or program wise	1.25	18.75	19.85	11.23
Amount spent on projects or programs [Abstract]				
Direct expenditure on projects or programs	1.25	18.75	19.85	11.23
Overheads on projects or programs	0	0	0	0
Total amount spent on projects or programs	1.25	18.75	19.85	11.23
Cumulative expenditure upto reporting period	1.25	18.75	19.85	11.23
Expenditure on administrative overheads	0	0	0	0
Mode of amount spent	Directly by company	Directly by company	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 Lakhs of INR

Net profits for last three financial years [Axis]	Financial year 1 [Member] 01/04/2021 to 31/03/2022	Financial year 2 [Member] 01/04/2021 to 31/03/2022	Financial year 3 [Member] 01/04/2021 to 31/03/2022
Disclosure of net profits for last three financial years [Abstract]			
Disclosure of net profits for last three financial years [LineItems]			
Description of financial year	2020-21	2019-20	2018-19
Profit before tax of financial year	2,808.03	2,358.03	2,150.67
Net profit computed u/s 198 and adjusted as per rule 2(1)(f) of Companies (CSR Policy) Rules, 2014	2,808.03	2,358.03	2,150.67

Unless otherwise specified, all monetary values are in Lakhs of INR

	01/04/2021 to 31/03/2022
Disclosure of corporate social responsibility explanatory [TextBlock]	Textual information (21) [See below]
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	2,438.91
Prescribed CSR expenditure	48.78
Amount CSR to be spent for financial year	51.08
Amount CSR spent for financial year	51.08
Amount spent in local area	51.07
Amount unspent CSR	0

Textual information (21)

Disclosure of corporate social responsibility explanatory [Text Block]

ANNEXURE-E

ANNUAL REPORT ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES

[Pursuant to Section 135 of the Companies Act, 2013 (“Act”) and Annexure II of the Companies (Corporate Social Responsibility Policy) Rules, 2014]

1. Brief outline on CSR Policy of the Company

Your Company has framed the CSR Policy for itself 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 amendment(S), re-enactment(s), modification(s) made thereof.

Your Company continues to focus its Corporate Social Responsibility (CSR) initiatives to drive positive and sustainable change in building resilient communities. Your Company continues to invest in addressing the most pressing needs of the community. The Company invests in basic health and wellness, sanitation and hygiene, education and vocational skill development to support the basic needs of communities and to ensure that the company is focused in creating a long-term impact for the beneficiaries.

Your company has undertaken various activities in the following sectors:

- **Education:** Your Company endeavours to spark the desire for learning and enlightening minds. Your company has undertaken to fulfil this objective by way of providing quality education or by extending financial assistance to the poor and needy students, undertaking to impart vocational training, adult education programs, girl education, other related infrastructure etc.
- **Health Care:** Our goal is to render quality health care facilities which we provide by way of undertaking preventive healthcare programs, providing sanitation and making available safe drinking water, etc.
- **Promoting Sports:** The company contributed to CSR towards Promoting Grassroot Sports. The company's programme promotes sports as a medium of learning and building leadership capabilities among the children and the youth. Supported by a holistic set of interventions, this programme offers a free and robust platform to budding athletes to develop their talents and prowess in multiple sports across India.

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 thereto. During the financial year under review, the Committee is comprised of 3 (three) directors of which 1 (one) is an independent director viz, Harsh Kumar Maheshwari, Mr. Gaurav Bhattar, Director and Mr. Ganesh Bhattar, Director.

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

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

3. The web-link where Composition of CSR Committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

- CSR Policy of the company: <https://www.srfcnbfc.in>

4. Provide the details of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if Applicable:

- Not applicable on the company.

5. Average Net Profit for the purpose of CSR and as per Section 135 of the company for last three financial years is Rs. 26,09,73,304/-. The Prescribed CSR expenditure (two percent of the amount as in item 3 above) Rs. 51,07,504/-

6. Details of CSR spent during the financial year 2021-22

(a) Total amount spent in the financial year - Rs. 51,07,504/-

(b) Amount unspent, if any - Nil

(c) Manner in which the amount spent during the financial year is detailed below:

Sr.No.	Name of Project	CSR Project or Activity Identified	Sector in which the the	Projects or Programs (1) Local area or other (2) Specify the State and district where projects are undergone	Amount Outlay (Budget) Project or Programs Wise	Amount Spent on the Projects Sub-heads (1) Direct Expenditure On projects or programs	Amount spent:Direct or through implementing agency
1	Ongoing Project	Education	Promoting Education	Dist- Raipur (C.G.)	1,25,000/-	1,25,000/-	Direct
2	Ongoing Project	Health Care	Promoting Health Care	Dist- Raipur (C.G.)	18,75,000/-	18,75,000/-	Direct
3	Ongoing Project	Eradicating Hunger	Providing free food	Dist- Raipur (C.G.)	19,85,000/-	19,85,000/-	Direct
4	Ongoing Project	Promoting Sports	Promoting Sports	Dist- Raipur (C.G.)	11,22,504/-	11,22,504/-	Direct

Textual information (22)

Disclosure of composition of CSR committee [Text Block]

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2	Mr. Gaurav Bhattar	Director	2
3	Mr. Harsh Kumar Maheshwary*	Independent Director	1

Textual information (23)

Details CSR policy [Text Block]

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