

Date: 12th November, 2021

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalai Street,
Mumbai – 400 001

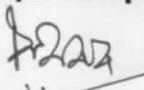
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Sub: Outcome of Board Meeting held on 12th November, 2021

Dear Sir/Madam,

Pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith standalone unaudited financial results for quarter and half year ended 30th September, 2021 and Limited Review Report thereon duly approved at the Board Meeting held on Friday, 12th November, 2021.

For & on behalf of
M/s. Anupam Finserv Limited


Pravin Gala
Director
DIN: 00786492



Mumbai, 12th November, 2021

LIMITED REVIEW REPORT

To,
The Board of Directors,
Anupam Finserv Limited

We have reviewed the accompanying statement of unaudited financial results of Anupam Finserv Limited ("the Company"), for the quarter ended September 30, 2021 and year to date from April 1, 2021 to September 30, 2021 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, which has been initialed by us for the purpose of identification.

This Statement, which is the responsibility of the Company's Management and has been reviewed by the Audit Committee and approved by the Company's Board of Directors, in their respective meetings held on November 12, 2021, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with applicable Accounting Standards i.e. Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies generally accepted in India, has not disclosed the information required to be



J.K. SHAH & CO.
CHARTERED ACCOUNTANTS

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disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as modified by SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For J. K. Shah & Co.
Firm Registration No.: 109606W
Chartered Accountants



Sanjay Dhruva
Partner



Membership No. 038480

UDIN: 21038480AAAADN7752

Place: Mumbai

Date: November 12th, 2021

Statement of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2023

(Amount in Rupees)

Sr No.	Particulars	Quarter ended				Half year ended		Year ended 3/31/2023 Audited
		6/30/2023		9/30/2023		9/30/2023		
		Unaudited (Refer Note 3)	Unaudited (Refer Note 3)	Unaudited (Refer Note 3)	Unaudited (Refer Note 3)	Unaudited (Refer Note 3)	Unaudited (Refer Note 3)	
I	Revenue from Operations	5,846,398	5,185,279	3,718,655	11,031,677	8,995,105	22,409,026	
(i)	Interest Income	244	11,343	3,700	11,587	5,200	72,685	
(ii)	Dividend Income	1,000	90,000	-	91,000	-	-	
(iii)	Fees and commission Income	515,526	12,855	-	528,381	-	-	
(iv)	Income from Operating Lease	1,921,492	1,187,377	157,454	3,108,869	1,091,779	5,026,176	
(v)	Net gain on fair value changes	8,284,661	6,486,854	3,879,809	14,771,515	10,492,084	28,547,867	
	Total Revenue from Operations (I)	2,363	10,013	12,250	12,376	14,508	264,380	
II	Other Income	8,287,024	6,496,867	3,692,059	14,783,891	10,106,592	28,772,267	
III	Total Income (I+II)	1,964,392	1,946,109	1,978,231	3,910,501	3,994,156	7,937,230	
IV	Expenses	(490,559)	1,121,169	(796,579)	630,618	(796,579)	(222,842)	
(i)	Finance Costs	268,344	303,649	225,900	571,993	456,167	998,996	
(ii)	Impairment on financial instruments / (reversal)	175,902	3,704	12,327	179,606	24,387	36,628	
(iii)	Employee Benefits Expenses	356,764	337,323	488,400	694,087	821,145	2,991,518	
(iv)	Depreciation, amortization and impairment	2,274,843	3,711,954	1,908,279	5,996,797	4,499,256	11,741,514	
(v)	Others expenses	6,012,181	2,784,913	1,983,780	8,797,094	5,607,336	17,030,753	
	Total Expenses (IV)	1,010,000	982,000	224,000	1,992,000	892,000	3,066,000	
V	Profit before Exceptional Items and tax (III-IV)	503,354	(280,955)	265,906	222,399	1,454,504	1,272,349	
VI	Exceptional Items	-	-	-	-	-	-	
VII	Profit before tax (V-VI)	4,898,827	2,083,868	1,833,674	6,582,095	3,260,832	12,664,123	
VIII	Tax expense	-	-	-	-	-	-	
a)	Current Tax	-	-	-	-	-	-	
b)	Deferred Tax Liability/(Asset)	-	-	-	-	-	-	
c)	Earlier year tax	-	-	-	-	-	-	
IX	Profit for the period from continuing operations (VII-VIII)	105,125,000	105,125,000	105,125,000	105,125,000	105,125,000	105,125,000	
X	Other Comprehensive Income	-	-	-	-	-	-	
(i)	Items that will not be reclassified to profit and loss	-	-	-	-	-	-	
(ii)	Items that will be reclassified to profit and loss	-	-	-	-	-	-	
	Other Comprehensive Income for the period (i+ii)	-	-	-	-	-	-	
XI	Total Comprehensive Income for the period (IX+X)	105,125,000	105,125,000	105,125,000	105,125,000	105,125,000	105,125,000	
XII	Paid - up equity share capital (Face Value Rs 1/- each)	-	-	-	-	-	-	
XIII	Earning Per Share (EPS) (of Rs. 1/- each)(not annualised)	0.04	0.02	0.01	0.06	0.03	0.12	
	(a) Basic	0.04	0.02	0.01	0.06	0.03	0.12	
	(b) Diluted & CO. SINGAPORE	0.04	0.02	0.01	0.06	0.03	0.12	



Notes

- 3 The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 12, 2021
- 4 The auditors have carried out limited review of the above results for the half year ended September, 2021 pursuant to 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 5 The Company is engaged primarily in the business of 'Finance & Capital Market' and hence there is no separate reportable segment within the criteria defined under Indian Accounting Standard (Ind AS) -108 'Operating Segments'.
- 6 Upon approval of the proposal of sub-division of the face value of equity shares of the company from Rs. 10/- per share to Rs. 1/- per share at the Annual General Meeting of the company held on September 21, 2021, the company has completed the requisite formalities in this regard. The trading in sub-divided shares has been commenced on October 7, 2021 and accordingly earning per share has been computed / restated for all the period presented.
- 7 The figures for the previous periods are regrouped/ rearranged wherever necessary, to conform to current period classification.

Place: Mumbai

Date: November 12, 2021



for Anupam Finserve Limited

Pravin Galla

Whole Time Director & CFO



ANUPAM FINSERV LIMITED

302, Corporate Arena, D.J. Somaiya Road, Goregaon-West, Mumbai- 400 104

Statement of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2021

Note 2: Disclosures of statement of cash flows as per Regulation 53 of the SEBI (Listing and Disclosure Requirements) Regulations, 2015 as at September 30, 2021

(Amounts in Rupees)

S.No.	Particulars	Half year ended		Year ended	
		September 30, 2021	September 30, 2020	March 31, 2021	
		(Unaudited)	(Unaudited)	(Audited)	
A	Cash Flow From Operating Activities				
	Profit before tax	8,797,894	5,607,336		17,000,703
	Adjustments for:				
	Interest Income	(11,031,677)	(8,998,105)	(22,409,026)	
	Dividend Income	(11,587)	(5,300)	(72,680)	
	Fees and Commission	(91,000)	-		
	Depreciation	179,606	20,387	36,820	
	Net (gain) / loss on financial instruments at fair value through profit or loss	(3,108,869)	(1,091,779)	(6,026,170)	
	Interest expense	3,910,501	3,994,156	7,937,230	
	Impairment of financial instruments	630,610	(796,579)	(222,840)	
	Indirect taxes written off		167,691		
		(9,522,417)	(6,702,819)		(20,756,879)
		(735,322)	(1,093,112)		(8,736,230)
	Cash inflow from interest on loans	9,449,223	7,894,741		32,697,353
	Cash inflow from dividends	11,587	5,200		72,680
	Cash inflow from fees and commission	91,000	-		
	Cash outflow towards finance cost	(4,355,007)	(3,895,013)		(7,895,841)
	Cash generated from operating activities before working capital changes	4,471,481	3,609,616		12,144,673
	Working Capital Changes				
	(Increase)/Decrease in trade receivables	(305,810)			
	(Increase)/Decrease in loans	(8,975,867)	4,300,861	(2,688,016)	
	(Increase)/Decrease in other financial assets	49,125	82,463	(80,782)	
	(Increase)/Decrease in other non-financial assets	(152,004)	(86,470)	170,250	
	Increase/(Decrease) in trade payables	17,178	(7,718)	238,708	
	Increase/(Decrease) in other financial liabilities	(90,285)	(125,039)	(70,168)	
	Increase/(Decrease) in other non-financial liabilities	(38,100)	(79,940)	14,792	
	Changes in working capital	(9,398,707)		4,084,158	(2,613,216)
	Cash Generated from/(used in) operating activities	(4,927,226)		6,673,972	9,731,857
	Direct Taxes Paid (Net of refunds)	(1,692,852)		(1,173,290)	(2,913,380)
	Net Cash generated from/(used in) operating activities (A)	(6,616,907)		5,499,674	6,818,977
B	Cash Flow From Investing Activities				
	Purchase of Property Plant & Equipments	(6,273,199)			
	Purchase of investments measured at FVTPL	(21,958,106)	(5,640,440)		(24,891,373)
	Sale of Investments measured at FVTPL	25,797,829			28,940,931
	Net Cash generated from/(used in) Investing Activities (B)	(2,433,476)	(5,640,440)		3,049,558
C	Cash Flow From Financing Activities				
	Borrowings repaid	2,497,360			(597,360)
	Net Cash used in Financing Activities (C)	2,497,360			(597,360)
D	Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	(7,548,853)	(145,764)		18,946,991
E	Cash and cash Equivalents at beginning of the period	11,205,681	236,783		236,783
F	Cash and cash Equivalents at the end of the period	3,619,823	117,017		11,205,681



ANUPAM FINSERV LIMITED

502, Corporate Arena, D.P.Piramal Road, Goregaon-West, Mumbai- 400 104

Statement of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2021

Note 1: Disclosure of assets and liabilities as per Regulation 33 of the SEBI (Listing and Disclosure Requirements) Regulations, 2015 as at September 30, 2021:

Particulars	(Amount in Rupees)		
	As at Sep 30, 2021 Unaudited	As at Sep 30, 2020 Unaudited	As at March 31, 2021 Audited
ASSETS			
I Financial Assets			
(a) Cash and cash equivalents	3,619,828	117,017	11,205,681
(b) Receivables			
Trade Receivables	205,813	-	-
(c) Loans	176,638,710	161,878,313	166,293,453
(d) Investments	11,067,092	16,600,850	10,805,146
(e) Other Financial assets	4,664,560	5,676,677	3,131,231
Total Financial Assets	196,196,003	184,272,857	193,435,511
II Non-financial Assets			
(a) Current tax assets (Net)	-	75,552	-
(b) Deferred tax assets (Net)	267,783	258,027	490,182
(c) Property, Plant and Equipment	6,107,413	26,053	13,820
(d) Other non-financial assets	351,906	288,931	199,903
Total Non-financial assets	6,727,102	648,563	703,905
Total Assets	202,923,105	184,921,420	194,139,416



502, Corporate Arena, D.P.Piramal Road, Goregaon-West, Mumbai-400 104
Statement of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2021

Note 1: Disclosure of assets and liabilities as per Regulation 33 of the SEBI (Listing and Disclosure Requirements) Regulations, 2015 as at September 30, 2021:

Particulars	(Amount in Rupees)		
	As at Sep 30, 2021 Unaudited	As at Sep 30, 2020 Unaudited	As at March 31, 2021 Audited
LIABILITIES AND EQUITY			
LIABILITIES			
I Financial Liabilities			
(a) Payables			
Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	522,562	258,968	505,385
(b) Borrowings (Other than debt securities)	67,200,000	65,700,000	64,742,640
(c) Other financial liabilities	2,288,978	2,826,632	2,823,769
Total financial liabilities	70,011,540	68,785,590	68,071,794
II Non-Financial Liabilities			
(a) Current tax liabilities (Net)	733,115	-	433,767
(b) Deferred tax liabilities (Net)	-	-	-
(c) Other non-financial liabilities	211,282	154,650	249,382
Total non-financial liabilities	944,397	154,650	683,149
EQUITY			
(a) Equity Share capital	105,125,000	105,125,000	105,125,000
(b) Other Equity	26,842,168	10,856,180	30,259,473
Total Equity	131,967,168	115,981,180	125,384,473
Total Liabilities and Equity	202,923,105	184,921,420	194,139,416

