

Amount in INR

Balance Sheet		As at March 31, 2019	As at March 31, 2018
	Note No.		
I. EQUITY AND LIABILITIES			
Shareholder's funds			
Share capital	3	130,000,000	50,000,000
Reserves and surplus	4	4,296,515	3,694,679
		134,296,515	53,694,679
Non-current liabilities			
Long term borrowings	5	99,707,871	3,174,600
Long term provisions	6	750,462	472,079
		100,458,333	40,063,365
Current Liabilities			
Short term borrowings	7	50,743,115	25,500,000
Trade payable	8	-	-
MSMED		-	-
Others		17,403,977	37,044,968
Other current liabilities	9	258,082,054	7,067,217
Short-term provisions	10	5,418,667	1,579,914
		331,647,813	71,192,099
Total		566,402,661	128,533,457
II. ASSETS			
Non Current Assets			
Property, Plant & Equipment	12	1,472,871	359,299
Deferred tax assets	11	1,481,395	433,556
Loans	13	3,571,201	6,454,809
Other Non Current Assets	14	11,808,525	1,000,000
		18,333,992	8,247,664
Current Assets			
Trade Receivable	15	2,841,348	-
Cash and cash equivalents	16	80,605,125	1,788,948
Loans	13	434,444,365	113,813,125
Short Term Loan and Advances	17	11,374,298	4,054,938
Other current assets	18	18,803,533	628,781
		548,068,669	120,285,792
Total		566,402,661	128,533,457

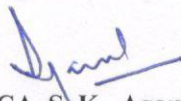
Significant accounting policies and notes on accounts 1-38

The accompanying notes form an integral part of the financial statements

for **R Gopal & Associates**


Chartered Accountants


ICAI FRN: 000846C


CA S.K. Agarwal
M. No: 093209



For and on behalf of Board of Directors of
Mitrata Inclusive Financial Services Pvt. Ltd.
(Formerly known as Sona Finance Pvt. Ltd.)


Aqueel Ahmed Khan
Director
DIN: 01069477


Prabhakar Rawat
Director
DIN: 08058695

Partner
Gurugram | May 15, 2019


Kratika Tiwari
Company Secretary
M.No. A38591



Amount in INR

Statement of Profit and Loss Account		For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
	Note No.		
REVENUE:			
Revenue from operations	19	7,00,95,539	1,45,63,584
Other income	20	13,75,899	7,550
Total Revenue		7,14,71,438	1,45,71,134
EXPENSES:			
Employee benefits expense	21	3,12,21,277	79,83,628
Finance costs	22	2,37,50,646	6,75,980
Depreciation and Amortisation expense	12	7,68,985	49,585
Other expenses	23	1,15,42,951	44,42,654
Standard provision on micro lending loans		31,77,477	9,24,848
Total Expenses		7,04,61,336	1,40,76,695
Profit Before Tax		10,10,102	4,94,439
Tax expenses			
Income Tax (Current year)		13,27,896	5,04,489
Income Tax (Earlier year)		1,28,209	90,027
Deferred Tax		(10,47,839)	(4,33,556)
Profit for the year		6,01,836	3,33,479
Earnings per equity share of Rs 10 each	24		
- Basic		-1.71	-0.56
- Diluted		-1.71	-0.56
Significant accounting policies and notes on accounts	1-38		

The accompanying notes form an integral part of the financial statements

for R Gopal & Associates

Chartered Accountants

ICAI FRN: 000846C

For and on behalf of Board of Directors of
Mitrata Inclusive Financial Services Pvt. Ltd.
(Formerly known as Sona Finance Pvt. Ltd.)

CA S. K. Agarwal

M. No: 093209

Partner



Aqueel Ahmed Khan

Director

DIN: 01069477

Prabhakar Rawat

Director

DIN: 08058695

Gurugram | May 15, 2019

Kratika Tiwari
 Company Secretary
 M.No. A38591



Cash Flow Statement for the year ended	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
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CASH FLOW FROM OPERATING ACTIVITIES:

Net Profit before taxation	1,010,102	494,439
<i>Adjustment for Non- cash (income) / expenditure:</i>		
Depreciation and Amortisation	768,985	49,585
Standand provision / (reversal) on portfolio	3,177,477	924,848
Loss on sale of fixed asset	824	-
Operating profit before changes in operating assets	4,957,388	1,468,872
<i>Adjustments for:</i>		
(Increase)/ decrease in other current assets	(25,494,112)	(1,392,490)
(Increase)/ decrease in other non-current assets	(10,808,525)	(1,096,000)
(Increase)/ decrease in trade receivable	(2,841,348)	-
(Increase)/ decrease in loans and advances (Portfolio) (Net)	(317,747,632)	(81,652,835)
(Decrease)/increase in trade payables	(19,640,991)	36,416,686
(Decrease)/increase in long term provisions	307,219	407,531
(Decrease)/increase in Short term provisions	78,290	-
(Decrease)/increase in other current liabilities	251,014,837	401,321
Net cash generated from operating activities before tax	(120,174,874)	(45,446,915)
Less: Income tax	(901,955)	(105,039)
Net cash generated from operating activities after tax (A)	(121,076,829)	(45,551,954)

CASH FLOW FROM INVESTING ACTIVITIES:

Purchase of Property, Plant & Equipment	(1,883,381)	(408,883)
Net cash flow from investing activities (B)	(1,883,381)	(408,883)

CASH FLOW FROM FINANCING ACTIVITIES:

Proceeds from issue of CCPS	80,000,000	-
Proceeds from long term borrowings (Net)	96,533,271	3,174,600
Proceeds from short term borrowings (Net)	25,243,115	31,908,734
Net cash generated from financing activities (C)	201,776,386	35,083,334
Net increase/(decrease) in cash and cash equivalents during the year (A)+(B)+(C)	78,816,176	(10,877,503)
Cash and cash equivalents at the beginning of the year	1,788,948	12,666,452
Cash and cash equivalents at the end of the year [refer below]	80,605,125	1,788,948
Components of cash and cash equivalents:		
Cash and cash equivalents	80,605,125	1,788,948
Cash and cash equivalents considered for cash flow	80,605,125	1,788,948

Significant accounting policies and notes on accounts 1-38

The accompanying notes form an integral part of the financial statements

for R Gopal & Associates

Chartered Accountants

ICAI FRN: 000846C

CA S. K. Agarwal

M. No: 093209

Partner



For and on behalf of Board of Directors of
Mitrata Inclusive Financial Services Pvt. Ltd.
(Formerly known as Sona Finance Pvt. Ltd.)

Aqueel Ahmed Khan

Director

DIN: 01069477

Prabhakar Rawat

Director

DIN: 08058695

Kratika

Kratika Tiwari

Company Secretary

M.No. A38591



Gurugram | May 15, 2019

Summary of significant accounting policies and other explanatory information for the year ended March 31, 2019

1 CORPORATE INFORMATION:

Mitrata Inclusive Financial Services Pvt. Ltd. formerly known as Sona Finance Pvt. Ltd. (Herein after referred as 'the Company') has been registered as Non-Banking Finance Company (NBFC) since categorization under Non-Banking Finance Company (NBFC-MFI) with effect from 18th April, 2018 by Reserve Bank of India and engaged in the business of providing micro credit services to women organized in groups with a view to enhance their income generation capabilities in the states of Madhya Pradesh, Bihar, Uttar Pradesh, Haryana and Rajasthan in India.

The company changed its name from Sona Finance Pvt. Ltd. w.e.f 20 December, 2018 to Mitrata Inclusive Financial Services Pvt. Ltd. after approval of board of directors and shareholders.

2 SIGNIFICANT ACCOUNTING POLICIES:

2.1 Basis of preparation of financial statements

2.1.1 The financial statements are prepared under the historical cost convention following the going concern concept and on accrual basis of accounting, in conformity with the accounting principles generally accepted in India and comply with the accounting standard referred to in Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rule, 2014.

2.1.2 The company also follows all the norms and directions relating to Non-performing assets, classification thereof, provisioning, de-recognition of income and write off, as applicable in the case of Non-Banking Finance Companies (NBFC-MFI), as per various applicable provisions of the Directions issued under section 45IA of the Reserve Bank of India Act, 1934.

2.2 Use of estimates

The presentation of Financial Statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of financial statements and the reported amount of revenue and expenses during the reporting period. Difference between the actual results and estimates are recognized in the period in which results are known / materialized.

2.3 Revenue recognition

2.3.1 Revenue from Interest on loans financed by the Company is recognized on accrual basis except in the case of Non Performing Assets ("NPAs"), where interest is recognised upon realisation, considering the directions issued by the Reserve Bank of India from time to time in terms of the Non Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998. Loans are classified into 'Performing and Non-Performing' assets in terms of the said Directions. Loans in respect of which interest/principal have remained overdue for a period of 90 days or more are considered as Non-Performing Assets.

2.3.2 Revenue from loan processing fees accounted upfront as and when it becomes due.

2.3.3 Revenue from interest income on fixed deposits with banks and cash collateral is recognized on time proportion basis taking into account the amount outstanding and the rate applicable.

2.3.4 Revenue from commission income are recognised on accrual basis.

2.3.5 Profit / Loss on Investment is booked on disposal of investment.

2.3.6 All other Income are recognized on accrual basis.

2.4 Cash and cash equivalents

Cash comprises cash on hand and demand deposits with banks. Cash equivalents are short-term balances (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.

2.5 Property, Plant & Equipment

Property, Plant & Equipment are stated at cost less accumulated depreciation. Cost includes original cost of acquisition, including incidental expenses related to such acquisition and installation. All assets are owned by the company. Depreciation on Property, Plant & Equipment has been provided on written down value method on useful life of the assets which is estimated by the management and in the manner prescribed in Schedule II, Part-C to the Companies Act, 2013.



Summary of significant accounting policies and other explanatory information for the year ended March 31, 2019

Name of assets	Useful life of asset
Furniture and Fixtures	10 Years
Office Equipments	5 Years
Computers	3 Years

2.6 Investments

Investments that are readily realisable and intended to be held for not more than a year are classified as current investments. All other investments are classified as long term. Current investments are carried at lower of cost and fair value determined on an individual investment basis. Long-term investments are carried at cost, but provision for diminution in value is made to recognize a decline other than temporary in the value of such investments.

Profit or loss on sale of investments is determined as the difference between the sale price and carrying value of investment, determined individually for each investment

2.7 Loans and advances

2.6.1 Classification and Provisioning:

Loans and advances extended by the company which are outstanding on balance sheet date are classified as standard assets and non-performing assets in terms of the "Non-Banking Financial Company" (NBFC- MFI), and provisioning made at the following rates as specified in those directions.

S.No	Classification of Assets	Rate
1	Standard Assets	1%
2	Non-Performing Asset (interest/ principal payment has remained overdue for a period of 90 days or more)	Higher of a) 50% of the loan instalments which are overdue for 90 days & above and less than 180 days and b) 100% of the aggregate loan instalments which are overdue for 180 days or more.

2.8 Foreign currency transaction

Initial Recognition: Foreign currency transactions are recorded in the reporting currency by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency at the date of transaction.

Conversion: Foreign currency monetary items are reported using the exchange rate prevailing at the close of the financial year.

Exchange Difference: Exchange differences arising on the settlement of monetary items, or on reporting monetary items of the Company at rates different from those at which they were initially recorded during the year, or reported in previous financial statements, are recognized as income or as expenses in the year in which they arise.

2.9 Employee benefits

Provident Fund is a defined contribution scheme and the contributions as required by the statute are charged to the Statement of Profit and Loss as incurred.

Employee State Insurance (ESI) is a defined contribution scheme and the contributions as required by the statute are charged to the Statement of Profit and Loss as incurred.

Gratuity Liability is a defined obligation. The Company accounts for liability for future gratuity benefits based on an actuarial valuation as at the Balance Sheet date.

Unavailed Leave Liability is a defined obligation. The company accounts for liability for future benefits based on actuarial valuation as at the Balance Sheet date.

2.10 Borrowings costs

Borrowing costs that are attributable to acquisition, construction or production of qualifying assets, are capitalized as part of the cost of such qualifying assets. A qualifying asset is an asset that necessarily takes a substantial period of time to get ready for intended use. All other borrowing costs are charged to the Statement of profit and loss.



Summary of significant accounting policies and other explanatory information for the year ended March 31, 2019

2.11 Earnings per share

Basic earnings per share are computed using the weighted average number of equity shares outstanding during the year. Diluted earnings per share are computed using the weighted average number of equity and dilutive potential equity equivalent shares outstanding during the year, except where the results would be anti-dilutive.

2.12 Accounting for taxes on income

Provision of Current Tax has been measured at the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961.

The company has provided for deferred tax charge/credit that reflects the tax differences because of timing differences between accounting income and taxation income for the year. The deferred tax charge or credit and corresponding deferred tax liability or asset are recognized using the tax rates laid down by the law, that has been enacted or substantially enacted by the balance sheet date.

2.13 Impairment of asset

Wherever events or changes in circumstances indicate that the carrying value of fixed assets may be impaired, such assets are being subject to a test of recoverability based on discounted cash flows expected from use or disposal thereof. If the assets are impaired, the company recognizes an impairment loss as a difference between the carrying value and fair value net of cost of sale.

2.14 Provisions and contingent liabilities

Provisions involving substantial degree of estimation in measurement are recognized when there is present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent Liabilities are not recognized but are disclosed in the Notes to the financial statements and notes thereto. Contingent Assets are neither recognized nor disclosed in the financial statements.

2.15 Deferred revenue expenditure

Capital issue expenses are being amortised over a period of two years.

2.16 Other accounting policies:

Accounting policies not referred to otherwise are consistent with generally accepted accounting principles.



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN : U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



(3) Share Capital	Amount in INR	
	As at March 31, 2019	As at March 31, 2018
(i) Authorised		
30,00,000 Equity Shares and 150,00,000 Compulsorily Convertible Cumulative Preference Shares of Rs. 10/- each (Previous year: 30,00,000 equity shares and 30,00,000 Compulsorily Convertible Cumulative Preference Shares of Rs 10/- each)	180,000,000	60,000,000
(ii) Issued, subscribed and paid-up		
20,00,000 Equity Shares and 110,00,000 Compulsorily Convertible Cumulative Preference Shares of Rs. 10/- each fully paid-up (Previous year: 20,00,000 equity shares and 30,00,000 Compulsorily Convertible Cumulative Preference Shares of Rs 10/- each fully paid-up)	130,000,000	50,000,000
Total	130,000,000	50,000,000

Term and Rights attached to Equity shares:

The company has only one class of equity shares having a par value of Rs. 10 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

Terms and Rights attached to Preference shares

The company has one class of Preference Share i.e. 4% Compulsorily Convertible Preference Shares having a par value of Rs.10/- per share entitled to receive 4% cumulative dividend when and if declared by the board of directors. In the Event of Liquidation of the company, the holders of Compulsorily Convertible Preference Shares shall be entitled to receive in preference to the holders of equity shares, an amount equal to face value of their CCPS amount plus any accumulated but unpaid dividend as declared by the Board of Directors.

3.1 The reconciliation of no. of equity shares outstanding and the amount of equity share capital is set out below:

(i) **Equity Shares of Rs. 10 each fully paid-up**

Particulars	As at 31 March 2019		As at 31 March 2018	
	No. of equity shares	Amount (Rs.)	No. of equity shares	Amount (Rs.)
Number of shares at the beginning	2,000,000	20,000,000	2,000,000	20,000,000
Equity Share issued during the year	-	-	-	-
Number of shares at the end of the year	2,000,000	20,000,000	2,000,000	20,000,000

(ii) **4% Compulsorily Convertible Cumulative Preference Shares of Rs. 10 each fully paid-up**

Particulars	As at 31 March 2019		As at 31 March 2018	
	No. of CCCPS shares	Amount (Rs.)	No. of CCCPS shares	Amount (Rs.)
Number of shares at the beginning	3,000,000	30,000,000	3,000,000	30,000,000
CCPS issued during the year	8,000,000	80,000,000	-	-
Number of shares at the end of the year	11,000,000	110,000,000	3,000,000	30,000,000



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN : U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



Amount in INR

3.2 Details of shareholding pattern:

Particulars	As at 31 March 2019		As at 31 March 2018	
	No. of equity shares	% Holding	No. of equity shares	% Holding
(i) Holding more than 5% of equity shares				
V. Nagarajan	-	0.00%	1,506,670	75.33%
Aqueel Ahmed Khan	1,753,400	87.67%	493,330	24.67%
Prabhakar Rawat	146,600	7.33%	-	0.00%
Bindiya Rawat	100,000	5.00%	-	0.00%
Total Shareholding	2,000,000	100%	2,000,000	100%
(ii) Holding more than 5% of CCCPS				
Aqueel Ahmed Khan	1,000,000	9.09%	1,000,000	33.33%
ASK -ATG Employees Reward Trust	10,000,000	90.91%	2,000,000	66.67%
Total Shareholding	11,000,000	100%	3,000,000	100%

Note : The ASK- ATG Employees Reward Trust has transferred the entire shareholding(CCCPS) to Individual beneficiaries on 29 th April,2019.



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN : U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



	Amount in INR	
	As at March 31,2019	As at March 31,2018
(4) Reserves and surplus		
4.1 Statutory reserve under section 45-IC of Reserve Bank of India (RBI) Act, 1934		
Opening Balance	449,201	382,505
Add: Addition during the year (20% of current year profit)	120,367	66,696
Closing balance	569,568	449,201
4.2 Capital Reserve:		
As at beginning and at end of the year	1,038,964	1,038,964
Closing balance	1,038,964	1,038,964
4.3 Surplus from Statement of Profit & Loss Account		
Opening balance	2,206,514	1,939,731
Add: Net profit after tax transferred from Statement of profit and loss account	601,836	333,479
	2,808,350	2,273,210
Less: Appropriations during the year		
Transfer to Statutory Reserve	120,367	66,696
Closing balance	2,687,983	2,206,514
Total	4,296,515	3,694,679

4.1.1 Transfer to statutory reserve

In accordance with the provisions of Section 45 IC of the Reserve Bank of India (RBI) Act, 1934, company is being a Non-Banking Finance Company (NBFC-MFI), 20% of net profit earned during the year has been transferred to Statutory reserve.

	As at March 31,2019	As at March 31,2018
(5) Long-term borrowings		
Secured loans		
From Bank	42,424,240	-
From Corporate/ Financial Institutions	203,883,710	9,583,334
Sub-Total	246,307,950	9,583,334
Less: Current maturities of Long term debts		
From Bank	18,181,824	-
From Corporate/ Financial Institutions	157,954,743	6,408,734
Sub-Total	176,136,567	6,408,734
Un-secured loans (Subordinate Debts)		
From Directors and Relatives	29,536,488	-
Total	99,707,871	3,174,600

Note: Corporate loans from Bank, Corporate/Financial institutions, are secured by hypothecation of portfolio loans covered by deed of hypothecation and personal guarantee of the Directors.

	As at March 31,2019	As at March 31,2018
(6) Long-term provisions		
Provision for Employee benefits		
Provision for Gratuity	303,752	197,558
Provision for Leave Encashment	410,998	209,973
Standard Asset Provision on Portfolio		
Standard Asset provision on Micro lending loans	35,712	64,548
Total	750,462	472,079



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN :U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



	Amount in INR	
	As at March 31,2019	As at March 31,2018
(7) Short term borrowings		
Secured loans		
From Corporate/ Financial Institutions	45,743,115	-
Unsecured Loans		
From Directors and Relatives	5,000,000	15,500,000
From Trust	-	10,000,000
Total	50,743,115	25,500,000
(8) Trade payable	As at March 31,2019	As at March 31,2018
Due to MSMED	-	-
Others :		
Expenses payable	987,291	628,282
Towards purchase consideration of loan portfolio	16,416,686	36,416,686
Total	17,403,977	37,044,968
(9) Other current liabilities	As at March 31,2019	As at March 31,2018
Current maturities of Long term debts	176,136,567	6,408,734
Loan Pending Disbursements	76,000,000	-
Payable to Statutory Authorities	1,284,028	213,539
Interest accrued but not due on borrowings	1,542,398	94,949
Employees benefits payable	3,119,061	349,995
Total	258,082,054	7,067,217
(10) Short-term provisions	As at March 31,2019	As at March 31,2018
Provision for income tax (Net of Prepaid tax)	953,600	399,450
Provision for Gratuity	702	397
Provision for Leave Encashment	119,921	41,936
Standard Asset provision on Micro lending loans	4,344,444	1,138,131
Total	5,418,667	1,579,914
(11) Deferred tax assets	As at March 31,2019	As at March 31,2018
Deferred tax Assets arising on account of:		
Timing difference on depreciation and amortisation as per financials and income tax act	65,300	3,894
Provision on Loans	1,138,841	312,697
Provision for employee benefits	277,254	116,965
Total	1,481,395	433,556



**MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)**

CIN : U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019

Note 12: Property, Plant & Equipment



Amount in INR

S. No	Particulars	GROSS CARRYING VALUE			DEPRECIATION			NET CARRYING VALUE			
		As on April 1st, 2018	Additions	Deduction/Adjustment	As at Mar 31, 2019	As on April 1st, 2018	For the year	Deduction/Adjustment	As at Mar 31, 2019	W.D.V as on Mar 31, 2019	W.D.V as on March 31, 2018
Tangible assets											
1	Furniture and Fixtures	220,434	421,217	-	641,651	20,298	120,756	-	141,054	500,597	200,137
2	Computer		926,182		926,182		425,951		425,951	500,231	-
3	Office Equipment	188,449	535,982	1,113	723,318	29,287	222,277	289	251,275	472,043	159,162
	TOTAL	408,883	1,883,381	1,113	2,291,151	49,585	768,984	289	818,280	1,472,871	359,299
	Previous Year	-	408,883	-	408,883		49,585	-	49,585	359,299	



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN : U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



Amount in INR

(13) Loans	As at March 31,2019	As at March 31,2018
Unsecured Considered Good		
Unsecured, Considered Good (Joint Liability Group)		
Micro lending loans	438,015,566	120,267,934
Total	438,015,566	120,267,934

Summary of Loan Outstanding and Provisioning as per RBI Guidelines:

Assets Classification (as per RBI NBFC Directions)	As at Mach 31, 2019		As at March 31, 2018	
	Loan Outstanding	Provisions	Loan Outstanding	Provisions
Standard assets, Consider Good (A)	438,015,566	4,380,156	120,267,934	1,202,679
Non performing assets, Consider Doubtful (B)				
Sub-standard assets	-	-		
Doubtful assets	-	-	-	-
Total (A+B)	438,015,566	4,380,156	120,267,934	1,202,679

(13.1) Assets Classification (Current Vs. Non Current)

Particulars	As at Mach 31, 2019		As on March 31, 2018	
	Standard assets	Non Performing assets	Standard assets	Non Performing assets
Non-Current	3,571,201	-	6,454,809	-
Current	434,444,365	-	113,813,125	-
Total	438,015,566	-	120,267,934	-

(14) Other Non Current Assets	As at March 31,2019	As at March 31,2018
Cash Collateral against borrowings	11,808,525	1,000,000
Total	11,808,525	1,000,000

(15) Trade Receivable	As at March 31,2019	As at March 31,2018
Unsecured, Considered Good		
More then 6 months	-	-
Others	2,841,348	-
Total	2,841,348	-



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
(FORMERLY KNOWN AS SONA FINANCE PRIVATE LIMITED)

CIN :U74899DL1985PTC020900

Notes to Audited financial statement as on March 31, 2019



Amount in INR

(16) Cash and cash equivalents	As at March 31,2019	As at March 31,2018
Cash in hand	2,424,643	602,741
Balance with current account	77,921,203	1,174,817
Fixed Deposits with Banks	259,279	11,390
Total	80,605,125	1,788,948

(17) Short term Loans and Advances	As at March 31,2019	As at March 31,2018
Security Deposit	148,250	96,000
Advances recoverable in cash or kind for value to be received	2,582,244	3,754,691
Payment to vendor	8,502,965	-
Prepaid expenses	140,839	180,797
Balance with Government Authority	-	23,450
Total	11,374,298	4,054,938

(18) Other current assets	As at March 31,2019	As at March 31,2018
Cash Collateral against borrowings	15,128,575	-
Interest accrued but not due on loan Portfolio	2,744,945	628,746
Interest accrued but not due on FD and Cash Collateral	387,493	35
Capital Issue Expenses	542,520	-
Total	18,803,533	628,781



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Notes to Audited financial statement for the year ended March 31, 2019



Amount in INR

	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
(19) Revenue from operations		
Interest income on loan portfolio	60,109,781	13,323,758
Loan processing fees	6,542,543	1,195,500
Other Operating Income		
Commission Income	2,653,774	-
Interest on Fixed deposits and Cash Collateral	768,255	44,326
Income from Skill development training	21,186	-
Total	70,095,539	14,563,584
(20) Other income		
Consultancy Income	1,300,000	-
Profit on Sale of units of Liquid funds	32,859	-
Other income	43,040	7,550
Total	1,375,899	7,550
(21) Employee benefits expense		
Salary, allowances and bonus	27,275,771	6,793,977
Contribution to PF & ESI	2,125,341	806,240
Staff development & training expense	1,498,204	301,573
Staff welfare expense	321,961	81,838
Total	31,221,277	7,983,628
(22) Finance costs		
Interest paid on loans	19,057,148	510,939
Ancillary Borrowing Cost	3,973,600	54,550
Bank charges	719,898	110,491
Total	23,750,646	675,980



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Amount in INR

(23) Other expenses	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
Travel and Conveyance expense	28,69,635	17,30,016
Professional charges including Payment to Auditors	36,66,920	10,12,447
Office Rent	20,57,782	5,73,900
Electricity expense	1,72,988	53,001
Internet / Telephone expense	5,06,371	3,45,226
Printing & Stationery	4,67,725	2,68,840
Repair and Maintenance	7,14,721	2,33,571
Fees and Subscription	2,61,950	44,700
Insurance charges	1,49,200	68,506
Rates & Taxes	5,99,489	-
Misc expenses	76,170	1,12,447
Total	1,15,42,951	44,42,654
- Payment to Statutory Auditors (Including Taxes)	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
Audit fees	1,90,750	1,55,325
Tax audit fees	27,250	21,800
In other capacity	71,770	16,350
Reimbursement of expenses	18,987	8,427
Total	3,08,757	2,01,902
(24) Earnings per share	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
Profit / (Loss) attributable to equity shareholders	6,01,836	3,33,479
Less: Preference Share Dividend and tax there on	40,15,144	14,46,720
Net Profit Attributable to Equity Shareholders after considering the Preference dividend	(34,13,308)	(11,13,241)
Weighted Average Number of Equity Shares for Basic EPS	20,00,000	20,00,000
Basic Earnings Per Share	(1.71)	(0.56)
Weighted Average Number of Equity Shares for Diluted EPS	1,03,26,027	50,00,000
Diluted Earnings Per Share	0.06	0.07
Nominal value of the share	10	10

Note: Since diluted earnings per share is increased when taking the convertible preference shares into account from Rs. (1.71) to Rs. 0.06 for the year ended March 2019 and from Rs. (0.56) to Rs. 0.07 for the year ended March 2018, the convertible preference shares are anti-dilutive and are ignored in the calculation of diluted earnings per share. Therefore, diluted earnings per share is Rs. (1.71) for the year ended March 2019 and Rs. (0.56) for the year ended March 2018.



**MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
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Notes to Audited financial statement for the year ended March 31, 2019



Amount in INR

(25) Related party disclosures under Accounting Standard-18:

(a) Names of related parties and nature of relationship

Name of the related party	Nature of relationship
Dr Aqueel Ahmed Khan	Key management personnel (KMP)
Mr. Prabhakar Rawat (Since 30.09.2018)	Key management personnel (KMP)
Mrs. Bindya Rawat (Since 30.09.2018)	Key management personnel (KMP)
Ms. Akarshan Sharma (From 18.06.2018 to 15.09.2018)	Company Secretary
Ms. Kritika Tiwari (Since 1.11.2018)	Company Secretary
Mrs. Anjum Ara	Relative of Key management personnel (KMP)
Mr. V. Nagarajan (Till 30.09.2018)	Key management personnel (KMP)
Mrs. Sharda Nagarajan (Till 30.09.2018)	Key management personnel (KMP)
ASK-ATG Employee Reward Trust	Entity in which director is interested
V. Nagarajan & Co. (Till 30.09.2018)	Entity in which director is interested
Indus Knowledgeware Private Limited (Till 30.09.2018)	Entity in which directors is interested

(b) Nature of Transactions:

Nature of transaction	For the Year ended Mar 31, 2019	For the Year ended March 31, 2018
Unsecured loan taken:		
Dr Aqueel Ahmed Khan	26,000,000	1,500,000
Mrs. Anjum Ara	-	19,500,000
ASK-ATG Employee Reward Trust	9,400,000	10,000,000
Interest paid on unsecured loans:		
Dr Aqueel Ahmed Khan	-	4,603
Mrs. Anjum Ara	-	277,751
ASK-ATG Employee Reward Trust	472,624	184,201
Unsecured loan repaid:		
Mrs. Anjum Ara	2,295,089	5,500,000
Dr Aqueel Ahmed Khan	4,668,423	-
ASK-ATG Employee Reward Trust	19,400,000	-
Reimbursement of expenses:		
V. Nagarajan & Co.	-	11,081
Key management personnel (KMP)- Remuneration		
Mr. Prabhakar Rawat	600,000	-
Ms. Akarshan Sharma	73,335	-
Ms. Kritika Tiwari	183,160	-
Payment received against advances		
Indus Knowledgeware Private Limited- Other Old Advances	-	8,018,866
Indus Knowledgeware Private Limited- Amount received	3,511,783	4,507,083
Preference share issued		
ASK-ATG Employee Reward Trust	80,000,000	-



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Notes to Audited financial statement for the year ended March 31, 2019

Amount in INR

(c) Outstanding amount pertaining to related parties at the balance sheet date

Name of the Related Party	As on 31 March 2019	As on 31 March 2018
Dr Aqueel Ahmed Khan - Loan payable	2,28,31,577	15,00,000
Mrs. Anjum Ara- Loan payable	1,17,04,911	1,40,00,000
ASK-ATG Employee Reward Trust- Loan payable	-	1,00,00,000
Indus Knowledgeware Private Limited- Other receivable	-	35,11,783

Related party relationship is as identified by the company and relied upon by the auditors.

(26) Contingent liabilities and commitments	As on 31 March 2019	As on 31 March 2018
Dividend on Compulsory Convertible Preference Shares	53,26,027	19,95,616
Tax on Preference Dividend	10,95,032	4,10,299
	<u>64,21,059</u>	<u>24,05,915</u>



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED (FORMERLY
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Notes to Audited financial statement for the year ended March 31, 2019



Amount in INR

Note No: 27: Gratuity and Leave Encashment [Disclosure under AS - 15]

The disclosure is made as per statement provided by Actuarial Valuation which is subject to reconciliation.

Changes in the present value of the defined benefit obligation are as follows:

	Gratuity		Leave Encashment	
	As at March 31,2019	As at March 31,2018	As at March 31,2019	As at March 31,2018
Present Value of Obligation as at the beginning of the year	197,955	-	251,909	-
Interest cost	14,926	-	18,994	-
Current service cost	211,448	197,955	206,570	251,909
Benefits paid	-	-	-	-
Actuarial (gains) / losses on obligation	(119,875)	-	53,446	-
Present Value of Obligation as at the end of the year	304,454	197,955	530,919	251,909

Balance sheet

	Gratuity		Leave Encashment	
	As at March 31,2019	As at March 31,2018	As at March 31,2019	As at March 31,2018
Present Value of Obligation as at the end of the year	304,454	197,955	530,919	251,909
Fair Value of Plan Assets as at the end of the year	-	-	-	-
Funded Status	(304,454)	(197,955)	(530,919)	(251,909)
Less: Unrecognized Actuarial (gains) / losses	-	-	-	-
Net Asset / (Liability) Recognized in Balance Sheet	(304,454)	(197,955)	(530,919)	(251,909)

Statement of Profit and Loss

	Gratuity		Leave Encashment	
	For the year ended			
	March 31,2019	March 31,2018	March 31,2019	March 31,2018
Current service cost	211,448	197,955	206,570	251,909
Past service cost	-	-	-	-
Interest cost on benefit obligation	14,926	-	18,994	-
Expected return on plan assets	-	-	-	-
Net actuarial (gain) / loss recognized in the year	(119,875)	-	53,446	-
Past service cost	-	-	-	-
Paid to left employees	-	-	135,424	-
Net expense recognized in statement of Profit and Loss	106,499	197,955	414,434	251,909

The principal assumptions used in determining gratuity benefit obligations for the company's plans are shown below:

Bifurcation of Present Value of Obligation at the end of the year

	Gratuity		Leave Encashment	
	March 31,2019	March 31,2018	March 31,2019	March 31,2018
Current	702	397	119,921	41,936
Non Current	303,752	197,558	410,998	209,973
Net Asset / (Liability) Recognized in Balance Sheet	304,454	197,955	530,919	251,909



MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED (FORMERLY
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Notes to Audited financial statement for the year ended March 31, 2019



Amount in INR

Note No: 27: Gratuity and Leave Encashment [Disclosure under AS - 15]

The disclosure is made as per statement provided by Actuarial Valuation which is subject to reconciliation.

	Gratuity		Leave Encashment	
	March 31,2019	March 31,2018	March 31,2019	March 31,2018
Discount rate	7.62%	7.54%	7.62%	7.54%
Expected rate of return on assets	NA	NA	NA	NA
Salary escalation rate	10.00%	10.00%	10.00%	10.00%

The estimates of future salary increases, considered in actuarial valuation, take account of inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market.



**MITRATA INCLUSIVE FINANCIAL SERVICES PRIVATE LIMITED
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Notes to Audited financial statement as on March 31, 2019



Note No 28: Borrowings - Terms and conditions - Security / Repayment

Amount in INR

Note No 28: Borrowings - Terms and conditions - Security / Repayment						
S. No.	Lendor Name	As at April 1, 2018	Received during the year	Repaid during the year	Balance as on March 31, 2019	Long Term Borrowings matured after one year
From Corporate / Financial Institutions/Bank						
1	Ananya Finance For Inclusive Growth Private Limited	4,583,334	95,000,000	12,291,661	87,291,673	37,708,339
2	Usha Financial Services Private Limited	5,000,000	65,000,000	14,377,379	55,622,621	-
3	Arohan Financial Services Limited	-	50,000,000	11,350,210	38,649,790	-
4	IDFC First Bank Limited	-	50,000,000	7,575,760	42,424,240	24,242,416
5	Electronica Finance Limited	-	27,500,000	7,640,287	19,859,713	1,703,604
6	Eccler Leasing & Finance Private Limited	-	15,000,000	6,658,670	8,341,330	-
7	Jain Sons Finlease Limited	-	35,000,000	4,144,169	30,855,831	6,517,024
8	Muthoot Capital Services Limited	-	10,000,000	4,000,002	5,999,998	-
9	Profectus Capital Private Limited	-	5,000,000	1,994,131	3,005,869	-
10	ATG-ASK Employee Reward Trust	10,000,000	9,400,000	19,400,000	-	-
	Sub total	19,583,334	361,900,000	89,432,269	292,051,065	70,171,383
i)	Corporate loans from banks and financial institution are secured by hypothecation of portfolio loans covered by deed of hypothecation and personal guarantee of the Directors.					
ii	Terms of repayment of loan on monthly basis					
From Individuals						
11	Dr Aqueel Ahmed Khan	1,500,000	26,000,000	4,668,423	22,831,577	22,831,576
12	Anjum Ara	14,000,000	-	2,295,089	11,704,911	6,704,912
	Sub total	15,500,000	26,000,000	6,963,512	34,536,488	29,536,488
	Total	35,083,334	387,900,000	96,395,781	326,587,553	99,707,871

Note: Long term borrowings from individuals represents Subordinate Debts which company has converted during the year from unsecured loan w.e.f March 30, 2019



Repayment Terms of Borrowings

SN	Particulars	Repayment Terms		
		Installments	Periodicity	Start Date
1	Ananya Finance For Inclusive Growth Pvt. Ltd	24	Monthly	15-Feb-18
		24	Monthly	10-May-18
		24	Monthly	31-Aug-18
		24	Monthly	29-Nov-18
		24	Monthly	28-Dec-18
		24	Monthly	26-Mar-19
		24	Monthly	27-Mar-19
		24	Monthly	30-Mar-19
2	Arohan Financial Services Limited	14	Monthly	28-Sep-18
		14	Monthly	24-Dec-18
3	Ecclar Leasing & Finance Private Limited	15	Monthly	28-Jun-18
		15	Monthly	31-Aug-18
		15	Monthly	29-Sep-18
4	Electronica Finance Limited	13	Monthly	27-Jun-18
		15	Monthly	18-Jan-19
5	IDFC FIRST BANK LIMITED	36	Monthly	18-Jul-18
6	Jain Sons Finlease Limited	15	Monthly	30-Jul-18
		15	Monthly	29-Dec-18
		15	Monthly	26-Mar-19
7	Muthoot Capital Services Limited	15	Monthly	26-Sep-18
8	Profectus Capital Pvt Ltd	12	Monthly	28-Sep-18
9	Usha Financial Services Pvt Ltd	15	Monthly	14-Mar-18
		15	Monthly	10-May-18
		15	Monthly	24-Sep-18
		15	Monthly	23-Oct-18
		15	Monthly	6-Nov-18
		12	Monthly	16-Feb-19
		12	Monthly	19-Mar-19
		12	Monthly	25-Mar-19
10	Anjum Ara	1	Bullet	30-Mar-19
11	Aqueel Khan	1	Bullet	30-Mar-19

Rate of Interest varies from 14.5% to 19% p.a. taken from Banks, Corporates/Financial Institutions.
Loan from director and relative of director is interest free.



29 Additional disclosures pursuant to Reserve Bank of India (RBI) Circulars / Notifications issued from time to time:

29.1 Additional disclosures as per the Master Direction- Non Banking Finance Company - Non Systemically Important Non- Deposit taking Company (Reserve Bank) Direction, 2016;

Computation of margin cap	For the Year ended	
	31-Mar-19	31-Mar-18
a. Average Interest charged by the company	24.56%	25.32%
b. Average Cost of Borrowings	14.15%	13.75%
c. Margin Cap (a-b)	10.41%	11.57%

29.2 Reserve Bank Directions vide circular no. RBI/2010-11/18, DNBS (PD).CC.No.178/03.02.001/2010-11:
Dated: 1 July 2010;

29.2.1 Capital to Risk-Assets ratio (CRAR);

The CRAR has been computed by availing benefit specified in the notification no. DNBS (PD) CC. No. 300/03.10.038/2012-13 dated August 3, 2012 applicable to 'NBFC-MFIs'.

Particulars	As at	
	31-Mar-19	31-Mar-18
CRAR (%)	34.31%	43.17%
CRAR - Tier I capital (%)	27.31%	42.22%
CRAR - Tier II capital (%)	7.00%	0.95%
Amount in subordinated debt raised as Tier-II capital	29,536,488	Nil
Amount raised by issue of Perpetual Debt Instruments	Nil	Nil

Note: Capital Reserve are considered as Free Reserves

29.2.2 Company's exposure to real estate sector Nil Nil

29.3 Reserve Bank Directions vide circular no. RBI/2014-15/299, DNBS (PD).CC.No.002/03.10.001/2014-15:
Dated: November 10, 2014;

29.3.1	Registration / licence / authorisation obtained from other financial sector regulators;	Not Applicable
	Rating assigned by credit rating agencies and migration of ratings during the year;	No rating done during the year
	Penalties, if any, levied by any regulator;	Nil
	Information viz., area, country of operation and joint venture partners with regard to Joint Ventures and Overseas Subsidiaries.	Not Applicable

Note: CARE has done Grading and Code of Conduct Assessment during the year and assigned M4C3.



29.3.2 Investments;

The Company has no investment in the current and previous year.

29.3.3 Derivatives:

The Company has no transactions / exposure in derivatives in the current and previous year.

The Company has no unhedged foreign currency exposure in the current and previous year.

29.3.4 Disclosures relating to Securitisation:

Not Applicable

29.3.5 Exposures to Capital Market:

Nil

29.3.6 Additional Disclosures;

	For the Year ended	
	31-Mar-19	31-Mar-18
Provisions and Contingencies (for the year)		
Provision towards Non performing assets- NPAs	-	-
Provision towards Income tax (Gross)	1,456,105	594,516
Provision for Compensated absences	414,434	251,909
Provision for Gratuity	106,499	197,955
Provision for Standard Assets	3,177,477	924,848

29.3.7

Particulars	31-Mar-19	31-Mar-18
Draw Down from Reserves	Nil	Nil

29.3.8

Concentration of Advances	31-Mar-19	31-Mar-18
Total Advances to twenty largest borrowers	819,535	719,658
Percentage of Advances to twenty largest borrowers to Total Advances	0.19%	0.60%

29.3.9

Concentration of Exposures	31-Mar-19	31-Mar-18
Total Exposures to twenty largest borrowers	819,535	719,658
Percentage of Exposures to twenty largest borrowers to Total Exposures	0.19%	0.60%

29.3.10

Concentration of Non performing assets (NPA)	31-Mar-19	31-Mar-18
Top Exposures to top four NPA accounts	Nil	Nil

29.3.11

Sector wise Non performing assets-NPAs	31-Mar-19	31-Mar-18
Agriculture & allied activities i.e. Micro Lending Activities	Nil	Nil
MSME	Nil	Nil
Corporate borrowers	Nil	Nil
Services	Nil	Nil
Unsecured personal loans	Nil	Nil
Auto loans	Nil	Nil
Other personal loans	Nil	Nil



29.3.12	Movement of Non performing assets-NPAs	31-Mar-19	31-Mar-18
	Net NPAs to Net Advances (%)	Nil	Nil
	Movement of NPAs (Gross)	Nil	Nil
	Opening balance	Nil	1,859,416
	Additions during the year	Nil	Nil
	Reductions during the year	Nil	(1,859,416)
	Closing balance	Nil	Nil
	Movement of Net NPAs	Nil	Nil
	Opening balance	Nil	Nil
	Additions during the year	Nil	Nil
	Reductions during the year	Nil	Nil
	Closing balance	Nil	Nil
	Movement of Provisions for NPAs (excluding provisions on standard assets)	Nil	Nil
	Opening balance	Nil	185,942
	Provisions made during the year	Nil	Nil
	Write-off / write-back of excess provisions*	Nil	185,942
	Closing balance	Nil	Nil

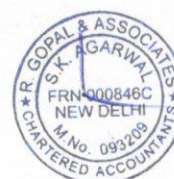
*Recovered during the year

29.3.13 Off-balance Sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

Not Applicable

29.3.14 Disclosure of Complaints;

Customer Complaints	31-Mar-19	31-Mar-18
No. of complaints pending at the beginning of the year	Nil	Nil
No. of complaints received during the year	Nil	Nil
No. of complaints redressed during the year	Nil	Nil
No. of complaints pending at the end of the year	Nil	Nil



29.3.15 Information on instances of fraud

Nature of fraud	31-Mar-19	31-Mar-18
i) Cash embezzlement	-	-
No. of cases	-	-
Amount involved	-	-
Amount recovered	-	-
Balance to be recovered	-	-
ii) Robbery	-	-
No. of cases	1	-
Amount involved	58,360	-
Amount recovered	-	-
Balance to be recovered (Claim Lodged)	58,360	-

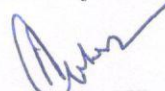
- 30 In the opinion of the Board, any of the assets other than Property, Plant & Equipment have a value on realization in the ordinary course of the business at least equal to the amount at which they are stated.
- 31 The company has initiated the process of identification of suppliers registered under Micro, Small and Medium Enterprise Development Act, 2006, by obtaining confirmations from all suppliers information has been collected only to the extent of information received as at balance sheet date. Based on the information available with the company, there are no suppliers who are registered as micro, small or medium enterprise under "The Micro, Small and Medium Enterprises Development Act 2006" as at 31st March 2019 and 31st March 2018.
- 32 Company mainly operates in the segment i.e. Micro lending business activities, which has similar risks and returns for the purpose of reporting under AS-17 'Segment Reporting' issued by ICAI. The Company does not have any reportable geographical segment.
- 33 The difference if any, arising due to expenditure and income provided on estimate basis in earlier years is adjusted to respective account head.
- 34 The company has no foreign currency exposure for the year ended March 31,2019. (For the year ended March 31,2018 : Nil)
- 35 Based on the nature of the services / activities of the company and the normal time between acquisition of assets and their realization in cash and cash equivalents, the company has determined its operating cycle as 12 months for the purpose of classification of its assets and liabilities as current and non-current.
- 36 Other additional information are not applicable to the company.
- 37 Previous year figures have been reclassified to confirm with this year's classification. Further, previous year's figures have been regrouped / rearranged wherever necessary.
- 38 Note 1 to 38 form part of the Balance Sheet as on 31st March 2019, the statement of Profit & Loss and Cash Flow for the year ended on that date.

for **R Gopal & Associates**
Chartered Accountants
ICAI FRN: 000846C


CA S. K. Agarwal
M. No: 093209
Partner



For and on behalf of Board of Directors of
Mitrata Inclusive Financial Services Pvt. Ltd.
(Formerly known as Sona Finance Pvt. Ltd.)


Aqueel Ahmed Khan
Director
DIN: 01069477


Prabhakar Rawat
Director
DIN: 08058695


Kratika Tiwari
Company Secretary
M.No. A38591

